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NATION'S BUSINESS



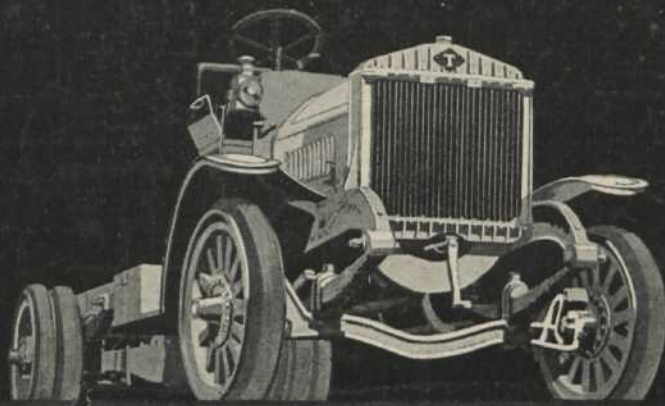
Since the Armistice

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with economic pat-
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done to the people
and the industries
of European nations

By Herbert Hoover



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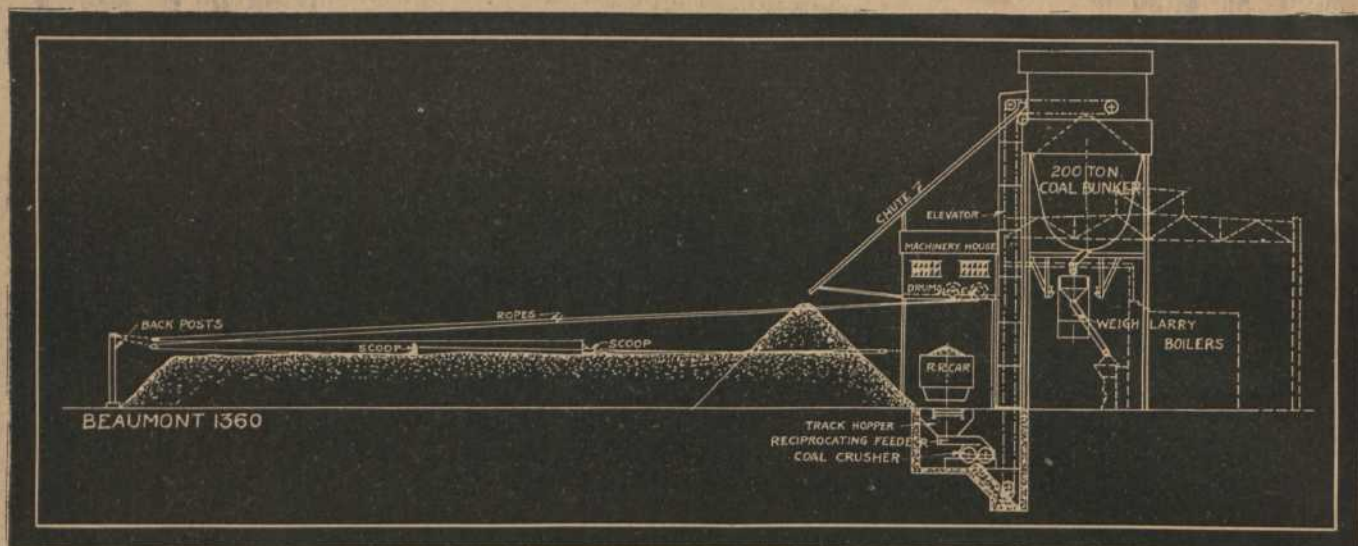
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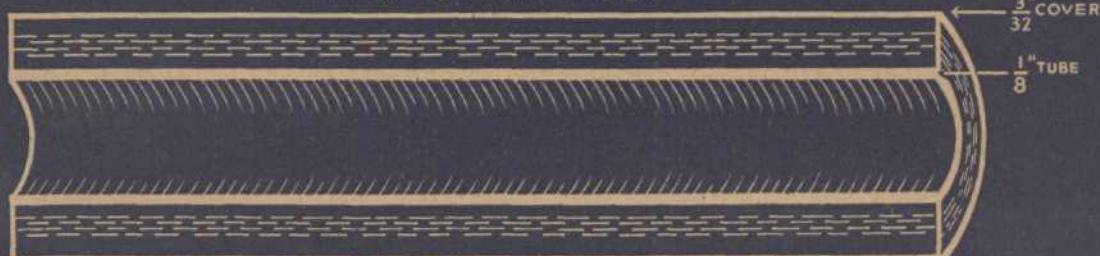
Coal and Ash Handling Systems for Boiler Houses
PHILADELPHIA

WIRE WOUND STEAM HOSE



EFFECT OF WIRE WINDING UNDER PRESSURE

4 PLY STEAM HOSE



4 PLY STEAM HOSE SPECIFIED BY THE G.T.M. RESISTED BUCKLING AND ABRASION

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Steam, Wire, Rubber—and the G. T. M.

That steam hose had to be protected with wire, was long taken for granted by the Beach City Silica Sand Company, at Beach City, Ohio. Of course the hose had a habit of suddenly choking up and having to be discarded, but it had always done that, so they thought it was natural enough. In their experience, hose and steam didn't go well together anyway, and besides the wire seemed necessary for protecting the cover when it was dragged over sand, gravel and rock.

But one day a G. T. M.—Goodyear Technical Man—called on Mr. Oliver, president and general manager. And before he left he showed Mr. Oliver something about wire, steam and rubber. When he first came in he was asked what he had to sell. "Steam Hose," said he. "What's the price?" was the answer. "I want to show you something about hose first," said the G. T. M. "Oh, I see; you're one of the fellows that have something a little better than anybody else." The G. T. M. admitted that he was, and that the something better was just what Mr. Oliver needed to cut down his steam-hose bills.

He showed him a sample of 4-ply Goodyear Steam Hose—of Monterey construction—not wire-wound. Mr. Oliver immediately pointed out that their hose had to be dragged over rough, sharp surfaces and needed wire protection. And then the G. T. M. explained what wire-winding does to steam hose—how the alternate heating and cooling, pressure and deflation involved in using steam hose, expand and contract the body of the hose more than they can expand or contract the wire-winding. In consequence the inner tube of the hose separates from the

fabric plies, causing a blister which sooner or later closes up and prevents steam from getting through in the required volume.

Then he told him about the rubber cover of that piece of Goodyear Hose, how it was compounded to resist abrasion, and how it did resist it. Mr. Oliver was interested, said he had never thought that wire-winding was harmful or that a properly compounded cover could do what that Goodyear cover seemed to be able to do. But he said he didn't need any hose just then.

A month later he ordered according to the G. T. M.'s recommendation—ordered by mail. Some time later the G. T. M. saw him. He was perfectly satisfied, introduced the G. T. M. to some of his friends and told them that if they wanted to save money on belts and hose to let him analyze their conditions and prescribe the goods to meet them. And he added, "He told me something about steam hose that I never knew before; after he left I proved it by cutting up an old piece of hose. And the hose he recommended is rendering exceptional service." Of course the Beach City Silica Sand Company continues to order its hose from Goodyear, in accordance with the G. T. M.'s recommendation.

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THE NATION'S BUSINESS

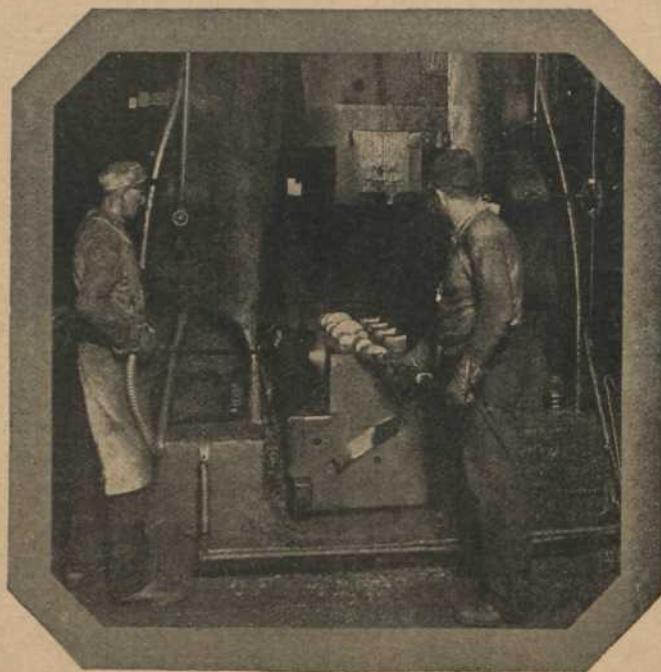
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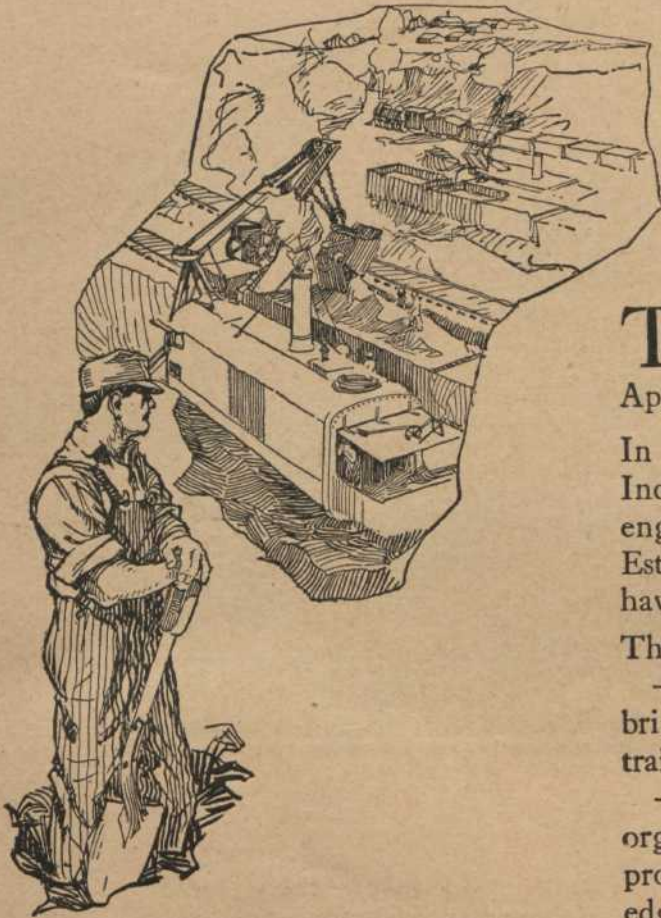
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So select your roofing, no matter what the building, with a clear sense of the fire danger and with the knowledge that your roofing will endure against time and weather.

This is a specification that only Johns-Manville Asbestos Roofing will fill—in the fullest sense.

There is a Johns-Manville Asbestos Roofing for the protection of every type of building. Read the list below and decide now which one you will select to limit your fire hazard.

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This photograph, which was taken on the roof of the Boston Army Supply Base shows the first step of the cut test, to which every Barrett Specification Roof guaranteed by us for 20 years is subjected.



Showing 5 layers of Barrett Specification Felt cemented solidly together with Barrett Specification Pitch being "lifted" for examination. Is it any wonder that these roofs last 20, 25 and 30 years!



Note the thickness of this heavy, waterproofed blanket. After the piece of roofing has been replaced and the cut covered by an equal amount of material, 75 pounds of pitch and a protecting layer of 500 pounds of gravel or slag is applied to each 100 square feet.

THE NATION'S BUSINESS

A Magazine for  Business Men

VOLUME 7, NUMBER 11

NOVEMBER, 1919

Since the Armistice

All the fantastic economic patent-medicines have been tried by Europe and all have been fruitful of misery—Shall we accept certain demoralization by following them?

By HERBERT HOOVER

I HAVE been asked to give some of the impressions that I have gained during my service in Europe since the Armistice. Two convictions are dominant in my mind. The first comes from contact with stupendous social ferment and revolution in which Europe is attempting to find solution for all its social ills by practical experiments in Socialism. My conviction is that this whole philosophy is bankrupting itself from a startling quarter in the extraordinary lowering of productivity of industrial commodities to a point that, until the recent realization of this bankruptcy, was below the necessity for continued existence of their millions of people.

My second conviction is older, but has been greatly hardened, and that is a greater appreciation of the enormous distance that we of America have grown away from Europe in the century and a half of our national existence, in our outlook on life, our relations towards our neighbor, and our social and political ideals. The supreme importance of this Americanism neither permits us to allow the use of this community for experiment in social diseases, nor does it permit us to abandon the moral leadership we have undertaken of restoring order in the world.

During the last ten months I and my colleagues have occupied a unique position in intimate witness of the social currents that have surged back and forward across Europe.

The enemy collapsed not only from military and naval defeat, but from total economic exhaustion. In this race to economic chaos the European Allies were not far behind.

During the period since the Armistice we have witnessed social and political revolution among one-third of the civilized world, and we see the remainder in great social tribulation. No contemporary can properly judge or balance the relative volume of great currents of social agitation. They are matters of mind and not of matter. Yet practical statesmanship requires that within our abilities a constant accounting should be taken of the tangible results of these forces abroad, if the development of our liberal institutions and progress of orderly government is to be maintained and revolution avoided.

The Second Intervention

WHEN the fighting ceased in Europe that continent found itself on the brink of chaos. Physically weakened, economically exhausted, short of food, the people in their misery offered hungry soil for every fantastic economic theory and for all the forces of disorder. A realization of these things caused President Wilson to institute the second intervention—to form an economic expedition that resulted in the practical organization of Europe pending the harvest and the consummation of peace.

Herbert Hoover was the executive head of the Allied effort in economic control. As such he came into intimate contact with the common people and their officials. He returned with a knowledge of world conditions which few men could have absorbed and perhaps no other man could have correctly interpreted.

Here is the latest utterance of Mr. Hoover on what he saw and felt during his labors in Europe. The facts presented here were recently laid before the American Institute of Mining Engineers. Strikes and disorders that now harass industry double the force of Mr. Hoover's words.—THE EDITOR.

This cataclysm of social change in Europe is the result of the long cumulation of social as well as political wrongs; it is no sudden afterthought of war. These forces were projected into actual realization by the collapse of the war, the breakdown in the political institutions that had preceded it, and the misery that has flowed from it. Our soil is not so fertile as that of Europe to many of these growths, because we have a larger social conscience. We have not the vivid class and economic distinctions of Europe, nor have we the depth of misery out of which these matters can crystallize. Nevertheless, in these days of intimate communication social forces are rapid in their penetration and social diseases are quick in universal infection.

The general revolution of Europe of the last century, starting with the French Revolution, profoundly changed the whole social order of the world, and, while in that revolution the spiritual impulse was the demand for political liberty, there was also a great economic impulse. That economic impulse was primarily the division of the land, and

one of the fruits of that revolution was the better distribution of wealth amongst the agricultural population. Since that time an enormous expansion of mechanical industrialism has been superimposed upon all agricultural States, with a large increase in urban populations. The economic impulse of the revolution today is the demand for a better division of the wealth from this industrialism, and this time the agitation arises mainly from the urban populations.

These vast masses of humanity in Europe have long been groping for the method of nearer equality of opportunity and better distribution of the results of industrial production. These gropings and these attempts have in recent years been dominated by Marxian Socialism, developed in different degrees of intensity. Broadly, these revolutions have taken two forms: the Bolshevik form, through which there has been over-night communization of all property, and, second, the milder form of legislative nationalization of industry. I believe we are now in position to take some stock of and to form some judgment as to the adequacy of these solutions, for what I believe every

liberal-minded man believes is a necessity—the better division of industrial production.

We require only a superficial survey to see that the outstanding and startling economic phenomenon of Europe today is its demoralized industrial production. Of the 450 million people in Europe, a rough estimate would indicate that they are at least 100 million greater than could be supported on the basis of production, which has never before reached so low an ebb. Prior to the war this population managed to produce from year to year but a trifling margin of commodities over the necessary consumption and to exchange for supplies from abroad.

It is true that in pre-war times Europe managed to maintain armies and navies, together with a numerically small class of non-producers, and to gain slowly in physical improvements and investments abroad, but these luxuries and accumulations were only at the cost of a dangerously low standard of living to a very large number. The productivity of Europe in pre-war times had behind it the intensive stimulus of a high state of economic

discipline; the density of populations at all times responded closely to the resulting volume of production. During the war the intensive organization of economy and consumption, the patriotic stimulus to greater exertion, and the addition of women to productive labor partially balanced the diversion of manpower to war and munitions. Both the pre-war and the war impulses have now been lost and the productivity of Europe has steadily decreased since the Armistice.

It is true that some of this diminution in production has been contributed to by the other factors, but in the larger degree the cause of this steady decrease of productivity, with its shortage of necessary supplies and its rising cost of living, must be sought in the social ferment, with its continuous imposition of Socialist ideas. In this ferment the advocates of Socialism or Communism have claimed to alone speak for the down-trodden, to alone bespeak human sympathy, and to alone present remedies, to be the single voice of Liberalism.

We may examine these phenomena a little more closely. In Russia we have a great country in which the population, with the exception of a small minority, were comparatively well fed, warmly clothed, and warmly housed. They were subject to the worst of political tyranny, were deliberately steeped in ignorance and superstition, yet their productivity was sufficient to enable them to provide these primary comforts and to export more foodstuffs than the United States. Socialism was brought in over night at the hands of a small minority of intellectual dilettante and criminals, and this tyranny of minority, more terrible even than the old, has now had nearly two years in which to effect the conversion of the wicked competitive system into the Elysium of Communism.

Today two-thirds of the railways and three-fourths of the rolling stock that they control are out of operation. The whole population is without any normal comforts of life and plunged into the most grievous famine of centuries. Its people are dying at the rate of hundreds of thousands monthly from starvation and disease. Its capital city has diminished in population from nearly two million to less than 600,000. Prices

have risen to fantastic levels. The streets of every city and village have run with the blood of executions; nor have these

executions been confined to the so-called middle and upper classes, for, latterly, the opposition of the workmen and farmers to this régime has brought them also to the firing squad in appalling numbers.

If we examine the recent proclamations of this group of mixed idealists and murderers, we find a radical change in their economic and social ideas. They have abandoned the socialization of the land, for they find the farmer will not produce for payment in high-flown and altruistic phrases. They have re-established a differential wage in an attempt to stimulate exertion and ambition of skilled labor.

IT was solely due to the efforts of the trade unions in Budapest that the Bolsheviks were thrown out of Hungary.

They have established a State Savings Bank, in order to stimulate production through making provision for family and old age. They are offering fabulous salaries for men capable of directing the large agencies of production. In fact, while in the midst of flowery verbal endeavor to maintain that they are still Socialists, they are endeavoring to restore

individual ownership of property and of the results of labor. The very High Priest of Socialism is today vainly endeavoring to save his people from their total destruction by summoning back the

forces of production. The apologists of this debacle are telling us that it is due to the Allied blockade, and to various other oppositions, but any one with a rudimentary knowledge of Russia knows that they did have within their borders ample supplies of food, coal, oil, wool, flax, cotton, and metals, and the factories with which to work

THE whole of these various sorts of socialism are based on one primary conception, and that is that the productivity of the human being can be maintained under the impulse of altruism and that the selection of the particular human for his most productive performance can be made by some superimposed bureaucracy. Their weakness is the disregard of the normal day-to-day primary impulse of the human animal, that is self-interest for himself or for his family and home, with a certain addition of altruism varying with his racial instinct and his degree of intelligence.

them in abundance, and that their sole deficiency is human effort.

We could take another example of Bolshevism in the efforts of Bela Kun and his colleagues in Budapest. The distinction between this situation and Russia is that they were dealing with a population of much higher intelligence, of much higher average education, and it required but three months for the working people of Budapest to realize the fearful abyss into which they had been plunged. It was solely due to the efforts of the trade unions in Budapest that the Bolsheviks were thrown out of Hungary.

These are the extreme points where Socialism has had its opportunity for immediate and wholesale application, according to all of the precepts of its advocates. Elsewhere in Europe Socialism has proceeded through established institutions and we may shortly examine the results here also.

During the war large measures were taken on both sides of the front to secure the mobilization of production and distribution to its maximum use in the struggle. There was effective socialization of vast sections of industry. These measures are being continued and extended today in many places by governments anxious to maintain the stability of institutions even at the sacrifice of economic safety, but under

the threat of minorities of revolutionary action. Yet here, again, the same prime weakness has proved itself.

The only partial success of these measures in war was due to the great patriotic impulse of war. Those who conducted these large operations were men whose initiative and capacity had been selected by the competitive

system. These war impulses have been lost, and these organizations with constantly decreasing efficiency even in war now face disaster from within and with reduced productivity. All these decreases have

immediate results in a rising cost of living or the necessity of governments to subsidize commodities such as bread.

There is no better example of this than the coal industry of Europe, and even omitting Russia, this production has fallen from a rate of 600 million tons per annum at the Armistice to a rate of 450 million tons recently. The coal industry is in modern life the very life blood of the State, and it has proved itself the most susceptible among all the industries to these influences, and its production today is at such an ebb as to jeopardize the entire social fabric. I am convinced that the greatest proportion of European leaders of Socialism today to some extent realize this bankruptcy and are today endeavoring to cover a retreat with loud complaints as to the failure from other causes. Nevertheless, the realization itself is a great step and is bringing the turn of the tide, and through it Europe is on the road to economic recovery—if she gets peace.

The whole of these various sorts of Socialism are based on one primary conception, and that is that the productivity of the human being can be maintained under the impulse of altruism, and that the selection of the particular human for his most productive performance can be made by some superimposed bureaucracy. Their weakness is the disregard of the normal day-to-day primary impulse of the human animal—that is, self-interest for himself or for his family and home, with a certain addition of altruism varying with his racial instinct and his degree of intelligence. They fail to take into account, also, that there is but one sufficiently selective agent for human abilities in that infinite specialization of mind and body necessary to maintain the

output of the intricate machinery of production, and that is the primary school of competition.

My emphatic conclusion from all these observations is, therefore, that Socialism as a philosophy of possible human applica-

THE apologists of this debacle (in Russia) are telling us that it is due to the Allied blockade, and to various other oppositions, but any one with a rudimentary knowledge of Russia knows that they did have within their own borders ample supplies of food, coal, oil, wool, flax, cotton and metals and the factories with which to work them in abundance, and that their sole deficiency is human effort.

tion is bankrupt.

Although Socialism has now proved itself with rivers of blood and suffering to be a
(Concluded on page 44)

Science and the Sirloin Steak

How intelligent application of nature's laws improves the size and flavor of the steer, makes horses faster and stronger, and increases the hen's interest in eggs

By AARON HARDY ULM

GENERAL PERSHING rode a but not his horse in the welcoming parades marking his return from abroad. A home service horse shared the soldier's triumph because the A. E. F. animal had to spend the usual time in quarantine.

It was not that we thought less of General Pershing and folks than of General Pershing's horse and other horses. Though, as a practical question of health and science, there would have been as much justification for compelling the General to spend five months in quarantine before landing as in making that requirement of his charger.

When persons interested besought the United States Bureau of Animal Industry to make an exception in the case of General Pershing's mount, a firm but kindly refusal met their appeal.

"If we make an exception in one case," said the bureau officials, "there will be a precedent for other exceptions, and the first thing we know a new animal disease will reach the country."

General Wood Too

THEY had a very good precedent, growing out of a similar case, for their stand. General Leonard Wood once on returning from a long tour of duty in the Philippines was very anxious to have his two horses promptly admitted. The matter reached his friend, President Roosevelt, who summoned the obstinate bureau officials to the White House.

"Why can't my old chum's horses come back into the country without having to spend five idle months in a quarantine station?" he snapped. The danger lying in such a precedent was explained, whereupon he dismissed the subject with a hand wave and a crisp, "Keep 'em out."

All of which goes to show that the Government is empowered to do more for the good health of animals than for the good health of people.

"If Spanish influenza had been an animal instead of a human disease," say the experts, "it probably would have been kept out of the country. If it had gotten in, it never would have reached epidemic importance. We simply would have put an embargo on incoming animals. And if the disease had accidentally slipped in we wouldn't have hesitated, if necessary, to slaughter thousands of animals in order to stop its spread."

Such heroic measures cannot be applied to people; hence, it may be said, we do more for animals along certain lines than we do for people because we can do more for them.

There is no analogy between appropriations for the development of pigs and appropriations for the development of babies. And

comparisons of this sort as are often drawn, are wholly sophistical.

For the Government approaches animals, humanely, it is true, but as things without souls or minds to be adapted to the service of mankind. It hasn't the least bit of sentiment about cows, horses or chickens, which it views mostly in terms of milk and steaks, pulling-

Furthermore, it is highly important that we exercise such artificial guidance, for the time has come when radical readjustments must be made in the relations between man and domestic animals.

For the progress of civilization is producing two economic contraries: Our consumption of those things for which we depend on domestic animals is increasing out of proportion to increase of production. During the last four years, the per capita consumption of meat has increased in America in the amount of ten pounds annually. The increase in the number of cattle has been less proportionately than the net increase in population.

One reason for this economic contradiction is that as civilization and population grow, we can't expect our supply of beef to come from the big ranches. These are but modernized replicas of the ranges on which the nomad of the patriarchal era grazed his transient flocks. The ranch is giving way to the plowman, whose ascendancy ever means a rearrangement in handling our domestic animals industries. The big herds, pasturing freely on the ranches, must in time be supplanted fully with small pastured flocks. And that means more than a mere change of method. Among other things we must have animals of more per unit value—we must get more steaks or more milk and better milk from each individual.

Necessary readjustments have been under way a long time; with regard to some animals, like fowl, they have been all but completed. With cattle they have been only partially made; with other animals, like sheep and goats, virtually nothing has been accomplished. Thus we find wool to be a disappearing utility, its complete disappearance depending on whether we will succeed, as they have in England, on adapting the sheep to the all-round farm, as we have adapted the hen and largely the horse and hog.

The Two Big Factors

TWO prime factors enter into making successful readjustment: they are health and breeding. It was for the purpose of conserving the health of domestic animals that the Bureau of Animal Industry was established by Congress thirty-five years ago. Pleuro-pneumonia was raging among the cattle herds of the country. It was eradicated, and has since been unknown. Other animal diseases have been rooted out and several of the worst, like rinderpest, which make the growing of cattle virtually impossible, have been kept out by a rigid system of quarantine.

The vastness of these undertakings on behalf of the health of animals is illustrated best by the bureau's work in stamping out

Our Animal Citizens

THE city dweller's horse is an automobile or street car. His cow is a milk bottle. Hence he is apt to lose sight of the close relation that exists between him and the armies of unseen animals that minister to his comfort. Mr. Ulm's story brings up a series of interesting questions in this regard:

How many other animals does a man require for his service?

Why must the great rancher—picturesque figure of commerce and the movies—give way with his system of great herds to the farmer with a few animals?

Do you know the reason given by scientists for their claim that the words "profit" and "capital" came from the ancient business of cattle raising?

Why must sheep be added to our great farm quartet—the horse, cow, pig and hen?

What is the only domesticated animal that did not have to be brought to America from other lands?

Why wasn't the buffalo tamed and made a farm-yard animal?

There are mighty few city people that know the correct answers to these questions—and not so many farmers.—THE EDITOR.

power, and capacity for contributing to our breakfasts or Sunday dinners.

Therefore, its methods are those of remorseless practicality.

Virtually all diseases affecting human beings reach the United States. Only one-half of those affecting animals prevail among us. While few human diseases are absolutely rooted out, several animal diseases have been completely overcome in this country and others are on a fair way toward eradication.

The size and strength of men and women continue about the same; but our cattle are steadily becoming larger, our horses stronger, and our chickens handsomer and more productive of eggs. And the advance is not due to natural evolution but to artificial aids to nature.

We can apply to animals principles of genetics so radical that the most vehement advocate of eugenics would shrink from urging for human beings. We can and do experiment with them in ways that no human being ever was or ever will be experimented with. We have found that while we can't supplant nature, we can exercise a guiding hand on nature's processes, greatly to our profit if not the animals.'

the cattle tick—carrier of Texas fever—from the cattle of the South. It has involved farm to farm operations over a territory of more than 700,000 square miles. It has been under way for thirteen years and will not be completed until 1923. But its completion is expected to all but transfer the center of the cattle-raising industry from the West to the Southern States. Results are shown in the growing number of cattle, and better cattle, and especially in the growth of the dairying industry, in areas where the tick no longer thrives.

"Why not let the owners of animals attend to those things?" someone may ask. For the reason that the effect of animal diseases are so far-reaching that owners cannot, either personally or by co-operation, attend to them effectively.

Moreover, there is an equation transcending that of money or food values. Several stock diseases are shared with human beings. Tuberculosis is the worst of these.

"Twenty per cent of children under five years of age who die from tuberculosis have the bovine type of that disease," says a doctor who made extensive researches. Furthermore, a great many adults die from tuberculosis contracted from infected milk, in childhood. And approximately ten per cent of the dairy cattle of the country are still tuberculous!

Despite vast operations under the direction of the Government, the cattle of only one or two small areas—the District of Columbia being one—have been freed from the disease.

Thus every dollar spent toward the elimination of tuberculosis from cattle is a dollar expended on behalf of the health and lives of babies. The same is true of every dollar spent toward increasing the production and improving the quality of milk.

The Government's work has gone far beyond problems of disease. It extends, in manifold directions, to breeding, feeding, general care, and even manufacture of products coming from them.

Approximately two-thirds of all the meats, dressed and canned, entering the market are inspected by Government experts, at a cost of less than six cents an animal.

In the realm of breeding lies the Government's most interesting work with animals. And some surprising truths are being evolved.

At its main experiment station near Washington, guinea pigs have been closely inbred for twenty generations and are still going. The progeny has not yet shown any great signs of degeneration, but factors of vigor tend to decline. During the first few genera-

tions, colors varied in wild disorder; now they are fixed.

"The heritage of any animal cannot be altered by any system of feeding or training or by accident," says Dr. John R. Mohler, chief of the bureau, in stating another truth of heredity, the Government's experiments have proved. Though you may develop a

without a typical breed of horse for that greatest of all horse services, the farm.

The bureau gives no approval to the thought that the gasoline motor has made, is making, or soon will make the horse obsolete. Undoubtedly the motor has perceptibly jarred horsemanship. This is shown by the fact that farm horses are about the only product that isn't of higher price now than five years ago. But they still are about twice as costly as they were twenty years ago. But other horses, like draft horses and especially purebred horses, are holding their own and in much demand.

"The motor is only hastening a necessary readjustment in the horse-producing industry," says Geo. M. Rommel, chief of the Division of Animal Husbandry. "The scrub or non-descript horse is losing out as all scrub stock should lose out, but neither you nor your grandchildren will ever see the first-class horse go begging. The motor is supplanting the horse in many ways, but I doubt if it can entirely supplant him. Carefully made tests show that for short hauls, and those requiring frequent stops, the horse is still and probably will remain the most economical source of power."

Hence specialization is reaching pointedly into the world of domestic animals. We are ceasing to produce just horses, but horses built for particular work; or just cows, but cows for meat or for milk and butter. And the furtherance of this specialization leads the Government to spend millions on experimentation—so much, in fact, that retailers of sophistry have no difficulty in arguing that we do more for animals than humans.

Without our accepting the contention, why shouldn't we do a lot for our animals?

In the Beginning

THE domestication of animals marked the first and greatest step toward civilization. It began the relation of husband and wife, upon it was founded the family and the home, around it grew the clan and tribe from which come territorial divisions, the private ownership of land and the State itself.

And it is refreshing to note the speculation of most students of the primitive that the domestication of animals was largely accidental—an accident of affection. It came out of primitive man-making "pets" of wild animals being held for slaughter.

The love motif that started the relation governs it largely still. We love the dog so well that, though his economic value all but ceased with civilization, we cling to him more tenaciously than to any other animal. It

(Continued on page 66)



Photo by Robert H. Moulton

There was a time when a cow was a cow and a horse was a horse. That was all there was to it. But this is the age of specialization—and the principle applies to the animals that serve man as well as to man himself. Careful breeding is producing the best types of milch cow, steers that are meat animals alone, and horses for definite work.

scrub bull into a prize-taking beast, the progeny of that bull, so far as his contribution goes, will still be scrubs.

But, unless the utilitarian eye is careful, breeding may be carried too far, as has been done in a way with chickens. Chickens that rank highest in poultry show "points" are not always the best for practical usage.

"Here is a developing breed," they point out to you at the Government's experiment station, "that is both aesthetic and productive. In the flock are hens of prize-taking beauty and symmetry that have 200-a-year egg-laying records."

At another station, a horse strain adapted especially to cavalry service is being developed.

And at another an all-round farm-horse is being evolved; for, though we have breeds of racing horses, draft horses, saddle horses, carriage horses and other kinds, we are virtually

China Discovers America

Through the distribution of truly representative news our friends of the celestial republic discovered for the first time that we don't devote all our time to riots, divorces and train robberies

By PHIL NORTON

TRULY representative American news is being distributed in China for the first time in the history of the country. Heretofore the only American European news received in China was distributed by Reuters or by the German Agency Ostasiatische Lloyd or by Kokusai. These news agencies pay little attention to American affairs. Reuters is the most international, but it is edited in London primarily for the British Colonies. In spite of the fact that, in the past, American news was made available to this bureau, the news it printed was largely limited to reports of crime and corruption.

There is very definite connection and working agreement between Reuters and the Kokusai, the official Japanese news agency. The Japanese are thus able to present their news in China. The Associated Press of the United States has, nominally, the same arrangement with this vital difference. Japanese news goes direct to China, while American news is edited in London. On controversial issues, therefore, in the past, Japanese views were given the widest publicity while American desires and opinions were at best unknown and often did not get a hearing.

Besides this, Japan organized a semi-official news bureau which now supplies Far Eastern news direct to Chinese publications, Japanese consuls acting as correspondents. Americans, on their part, have from time to time endeavored to establish an American news service, but the limited number of newspapers in China made such an agency commercially impossible. The German and Japanese agencies were, of course, supported by government funds.

China Was in the Dark

DURING the early months of the war it was found utterly impossible to disseminate American information in China through other than American channels. The Committee on Public Information, therefore, established an American news agency which, though the Chinese people have been led to misunderstand us, leaped into instant popularity. A subscription list was secured, including 300 Chinese newspapers. Some of these papers even offered to pay for service which was offered free. Soon the American agency was supplying the largest portion of foreign news and comment published in the Chinese press.

But Government funds stopped shortly after the signing of the armistice. American business men thereupon founded a corporation to maintain the American agency with private capital. It proposed also to supply American officials and firms with translations of comment from Chinese papers, to disseminate commercial and other news that would be of benefit to Americans interested and of special help to Americans doing business in China, and to encourage Chinese newspapers in their development. Today there are more than 400 dailies published in the Chinese language and several weeklies. Some of these papers are edited by Japanese.



The organization now intends to carry out advertising campaigns, also to promote and publish trade magazines, to translate and publish American books, prepare suitable textbooks for the Chinese schools, collect crop reports, and distribute American seeds to Chinese farmers and American school and college catalogs. It will continue to utilize the volunteer efforts of 400 agents located in every province of China. These agents have successfully undertaken the work of distributing information and of reporting on Chinese news and opinion. They are all Americans, either American missionaries or employees of American firms. The volunteer organization is supported by a staff of paid reporters. It has already developed a mailing list containing the names of 25,000 prominent Chinese located in every part of China. When complete this list will contain 50,000 names.

True News Now

AT this time an increasing interest is being shown in China by American manufacturers. Carl Crow, author of many trade books in China and an authoritative handbook, as manager of the Chum Mei Agency formerly representing the American Publicity Committee, and, under the new arrangement, private American interests, has announced that he will make a complete trade review covering all China for any manufacturer or trader giving information concerning complete brands, existing "chops" or trade marks, possible trade marks, approximate advertising appropriation, names of established firms who might be open for agencies not already carrying a competing line, etc. He will cover the entire field in the first report and will bring this report up to date each three months during the year for an annual payment of \$200. The Chum Mei Agency, which he manages, has its headquarters in Shanghai. Its correspondents are Chinese students graduated from American schools. It pays its own way and

will profit through the bringing of American manufacturers into China.

The American Chamber of Commerce in Shanghai indorsed the work in China of the Committee on Public Information and calls the attention of all American business men to the activities and services performed by the new organization.

Teeth in Canada's Trust Law

THE combines investigation law of Canada, on the statute books since 1910, was in July considerably expanded, and made to include prices.

In the new law a wide interpretation has been given to the term "combine," which is deemed to include mergers, trusts, monopolies, the control over the business of others, and any actual or tacit arrangement or combination having the effect of limiting transport, producing, manufacturing, supplying, storing or dealing facilities, preventing, limiting, or lessening manufacture or production, of fixing or raising a common price, a resale price, a common storage or transport price, or restricting or controlling competition, production, manufacture, purchase, barter, sale, transportation, insurance or supply or otherwise. The term does not apply to workmen or employees, as such, acting for their own reasonable protection.

Under the new law, any British subject, resident in Canada and of full age, who is of opinion that a combine exists or is being formed, may apply for an order directing an investigation into such alleged combine, and fixing a time and place for the hearing of the applicant and his counsel.

The Commissioner of the Board of Commerce may forthwith, on his own motion, direct an investigation or give notice of a preliminary inquiry, at which attendance of witnesses and the production of books, documents, etc., may be enforced.

This procedure, it will be noticed, is much like the procedure under our Federal Trade Commission Act. In Canada, however, action of a more extreme kind is possible. For example, the Governor in Council may admit any article free of duty, or at reduced duty, if he is satisfied that a combine exists to the prejudice of the interests of consumers. If a patentee is found to be using his rights unduly to limit production or to restrain or injure trade, he may have his patent revoked by the Exchequer Court of Canada.

The Canadian Board of Commerce has broad powers of inquiry. It may order any cold-storage plant, packing house, cannery, factory, mine, warehouse, or other premises where any necessary of life is prepared, manufactured, produced or held, to render a return stating kinds and amount of any necessary of life held, time when such was prepared, made or acquired, cost to holder, selling price, and such other information as the Board may require, including the full disclosure of existing contracts or agreements.

The Worker's Share

Many plans for dividing profits with Labor have failed during these feverish days of industrial misunderstandings. There are reasons—and remedies

By GEORGE W. PERKINS

TWENTY-FIVE years ago I became convinced that only through profit sharing that was real, honest and open could we hope to find anything like a satisfactory and permanent method of arriving at the worker's fair share.

Ever since that time I have improved every opportunity to spread the gospel of profit sharing and to have its principles adopted by business organizations.

I have found that my views on profit sharing, and my beliefs as to how to apply it, differ radically from those of many other people; that the plans I have been instrumental in having adopted are very different in application and in results from many other so-called profit sharing plans. I want to point out wherein these differences lie.

In the first place, I do not look upon profit sharing as philanthropy or a form of benevolence.

I do not put it in the same class with gifts at Christmas-time or bonuses at the end of year. I do not approve or believe in any plan that even savors of giving a man something for nothing.

The profit sharing I believe in is the kind that is real; the kind that promotes thorough and efficient co-operation between employer and employee; the kind that makes partners of employees; the sort of profit sharing that is practiced between partners in a business.

Close observation, coupled with considerable experience, has convinced me that practically all the many failures in profit sharing, both in this country and in Europe, have occurred because at bottom the plans were not honestly devised nor equitably worked out.

In nine cases out of ten, at some point in the practical application of the plans that have failed, the fact has developed that they were not mutually beneficial; they either did not enhance the efficiency of the man in such a way as to satisfy the employer, or else did not distribute profits in such a way as to benefit and satisfy the employees.

It's the Spirit That Counts

NO partnership where the profits are shared by two or a half dozen partners could last any length of time unless mutually beneficial, and the same rule holds good in a larger partnership where the profits are shared among many partners.

No man or firm or corporation that is thinking of adopting profit sharing can hope for success, unless prepared to approach the subject in this spirit and deal with it in an absolutely honest, open and broad-minded manner.

In the past, the man who was not educated or trained to think independently struck because he wanted \$2 a day if he was only getting \$1.75; and for quite a period labor differences were settled on this basis.

I believe that we are rapidly passing out of that period, for our laboring people are so well educated and so able to think independently that, in many cases, they are no longer

striking for a definite increase in wages, but for what they regard as a fairer proportion of the profits of the business in which they are engaged.

Every business has, first of all, to earn operating expenses, depreciation, and fair returns on honest capitalization. I believe that every business should consider that the compensation paid employees is for the purpose of earning a sum of money sufficient to pay the above-mentioned items. I believe that any profits over and above such sum should, on some percentage basis, be divided between the capital used in the business and the employees engaged in the business.

As To Taking Out Profits

I BELIEVE that in neither case should these profits be immediately withdrawn from the business; that they should be left in the business for a reasonable length of time, to protect and increase its financial strength and safety; that, in the case of capital, its share of these profits should be carried to surplus; that, in the case of employees, their share of these profits should be distributed to them in some form of security representing an interest in the business, and that each employee should be required to hold such security for a reasonable length of time, say three to five years. I believe that the employees' share of these profits should be allotted to them as nearly as possible on the basis of the compensation they receive. Up to date, this has proved to be the best method. Such a plan means each employee becomes a working partner in the business. He is on the same footing as the financial partners, for if the concern is a partnership with, say, four or five members, the partners themselves are drawing out each year what, in a way, might be called salaries, viz.: approximately the amount of money necessary to meet their general living expenses, leaving their surplus profits in the business.

Any partnership or any profit-sharing plan that divided up the profits and withdrew them in cash every year could not last long.

Many profit-sharing plans have divided profits with employees on a cash basis and turned the money over to the employees every so often, usually once a year.

The result has been that if a man earning \$1,000 a year received \$200 at the end of the year from a profit-sharing plan, he promptly lifted his living expenses from a \$1,000 basis to a \$1,200 basis, and began to look upon his income as \$1,200 rather than \$1,000, and the extra \$200 did little to increase his activity and efficiency, or to promote his intellectual efforts in the business concerned.

Then, if a period came when business was dull or poor and he did not get the extra \$200, he found fault with the owners of the business and became grouchy and inclined to lose interest in his work.

If he did not use the \$200 for his living expenses, he probably invested it in a suburban lot or in some stock that was recommended

to him, or in something that he knew little or nothing about.

Then, if his investment began to go wrong, he worried about it, and part of the time which he was being paid to devote to the business in which he was engaged would be expended in worrying about his investment in the business in which he was not engaged; whereas if his money were invested in the business in which he was engaged, his desire to see his investment succeed and bring him further profits would be converted into efforts that would be of some practical benefit, not only to himself, but to the stockholders and his co-workers.

Looking at it from the viewpoint of capital, the object to be accomplished through the adoption of profit sharing is added interest in the business on the part of employees, which in turn brings higher efficiency.

Looking at it from the standpoint of the employee, the object to be accomplished is a fairer remuneration for services rendered.

Therefore, any profit-sharing plan that fails to accomplish both of these results breaks down sooner or later.

Boosting "Their" Business

IN establishing profit sharing it is of the utmost importance that the entire organization, the wage and salary earners, know in advance exactly what they are expected to accomplish.

The annual statement of the concern should be full and explicit, so that every man engaged in the enterprise will know what business was done in the preceding year and on what basis profits were and are to be distributed. This fixes a minimum goal for the coming year, which everyone, individually and collectively, will bend every energy to reach and exceed by as large an amount as possible.

Under such an arrangement as this, each man, in place of working solely for himself in his own department, will pass on to other departments any ideas that occur to him that might help that other department, and in that way benefit the organization as a whole. Some profit-sharing plans are radically wrong in this respect. They distribute profits by departments or in some way other than on the basis of the company's success as a whole.

A detailed annual report by the company is not only necessary to show the organization in prosperous years how the profits were arrived at and what they amounted to, but equally necessary in lean years to show how the losses were arrived at, what they amounted to, and why there are no profits to distribute. Gradually, as the employees in the organization become part owners in the business, you deepen their interest in their work.

They begin to think and speak of the business as their business; they work for it as their business, not your business or somebody else's, and in place of "knocking" it they praise it and "boost" it in every way they can, for they have become part owners through being security holders and are receiving the

interest or dividends at the same time and in the same manner as other security holders receive theirs.

Let us summarize some of the advantages of this method of profit sharing:

First: It is real; it is genuine. The organization as a whole, and each individual in it, has a definite goal for the year's work.

They know at the beginning of the year how much money must be earned to cover what we will call fixed charges.

They know that they are being paid salaries to earn those fixed charges.

They know that they share in all profits over and above those fixed charges; and

They know the basis on which they share, and that the amount they share of such profits largely depends on the individual and collective effort of each individual in the organization.

A New Relationship

THIS in itself is of great practical value to the business from a dollar-and-cent standpoint. There is no philanthropy about it.

The employees have a certain definite goal to reach. If they reach it, they are paid a definite percentage for doing so.

It is a definite business proposition, based on the principle of profit sharing as practiced in partnerships.

Second: Having reached the goal set, the money over and above the salaries they are paid—in other words, their profits—are invested in the business in which they are engaged and on which their whole time and thought and energy should be centered.

What a great advantage this is to the employer, and what an incentive to the employee!

What more valuable insurance policy could an employer have against a year of poor earnings?

What a real, genuine interest it arouses in the worker for the business in which he is engaged!

The whole atmosphere, the whole relationship, is changed.

The employer need give little thought to whether or not his men are "soldiering" on him, if they are really giving to their work the best that is in them; and the employee need spend little time wondering whether or not he is being properly compensated.

The whole relationship is placed on a new basis, not antagonistic, as heretofore, but co-operative.

Profit sharing on the basis I favor is sometimes objected to by men or concerns, who do not wish to let even their own employees know how little or how much money they are making each year. Such men are very shortsighted if they do not hasten to change their policy.

If they are not making enough money and the business is running on a close margin each year, then by all means they should set their situation before their men, and get the genuine cooperation of every man towards increasing the profits and putting the business in a prosperous condition.

The man who is running on a small margin and making little profit may object to making his business affairs public property, a weapon in the hands of his competitors.

Such a man's best protection against his competitors is a loyal, closely knit organization of the highest efficiency, and this important advantage he can only secure through a bona fide profit-sharing plan.

As for the man who is making so much money that he is afraid to let even his own employees know how much he is making, he is the man who, more than any other, is responsible for the serious differences today existing between capital and labor, for with the growing intelligence of the masses, how can he expect such a situation to continue? The man who is making large profits, but who objects to profit sharing on the ground that he wants to put those profits away against the

day when business may be poor, he had better use some of those profits to more deeply interest his men in his business, so that if the dark days come his men will stand by the business in a way that capital alone never can.

Profit sharing on the basis I favor is also sometimes objected to by concerns whose securities are closely held. There are many ways to obviate this difficulty.

Some concerns can increase their capital.

Others that cannot, or that cannot do so for a time, can obviate the difficulty by issuing certificates of participation that will draw the same percentage of profit as the regular securities of the business.

"Where There's a Will—"

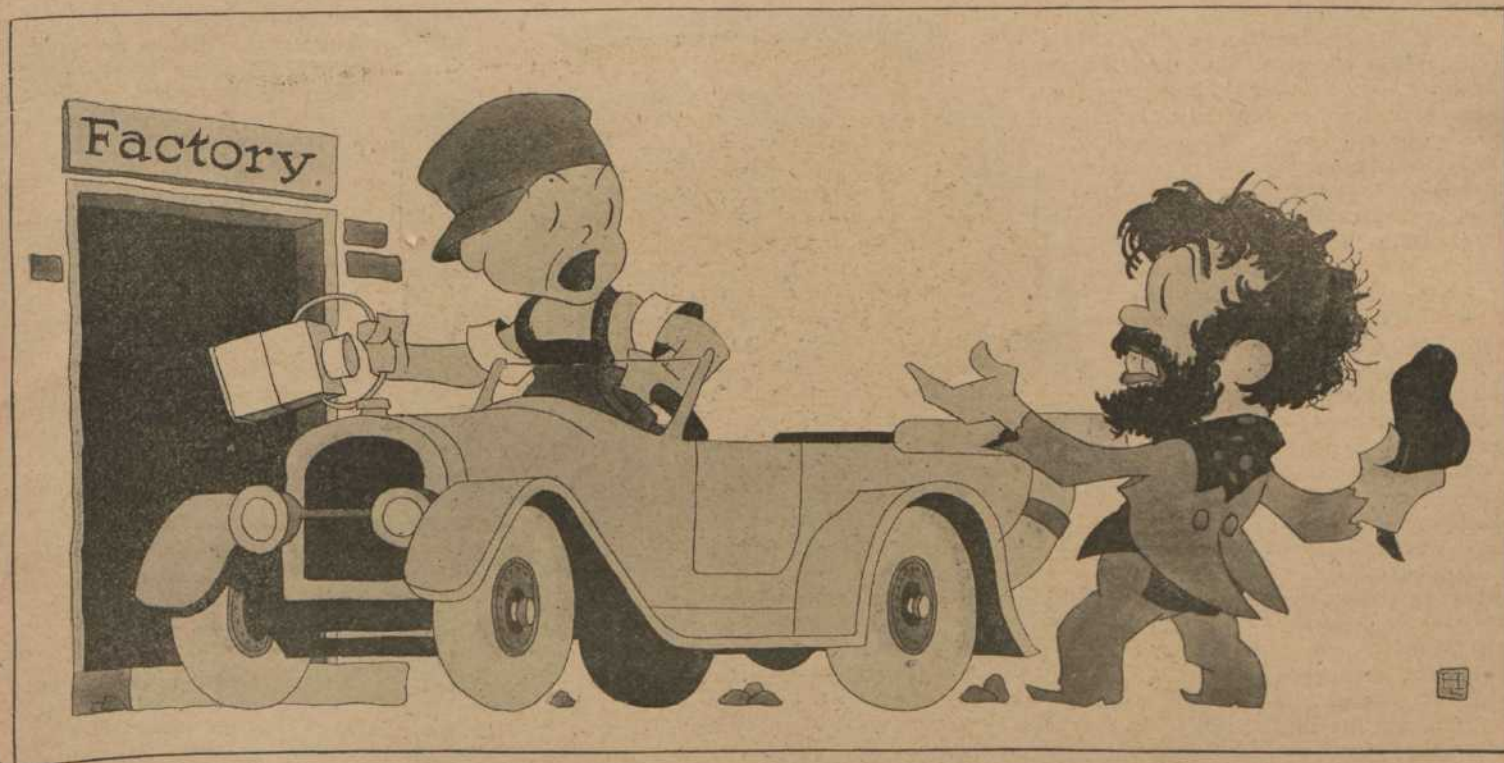
IN other words, where there is a genuine desire to share profits, a way can always be found.

The day of secretive methods is passing rapidly. The day of publicity is at hand. The change is a perfectly natural evolution due to broader education and improved intercommunication, and has also come about because it is second nature to be less suspicious and afraid of that which is known than of that which is unknown.

Any profit-sharing plan without an open, honest balance sheet and detailed annual report will never succeed.

An industrial democracy of the most ideal sort is found in true profit sharing—an industrial democracy that makes real partners of capital and labor and yet preserves the right of private property; that preserves and promotes the great business asset that comes from individual initiative; that retains the capitalist's incentive to enterprise, while giving the worker a new inspiration for effort that humanizes large organizations of men; that promotes good will and industrial peace.

All these things this country of ours needs now as never before.



Picture of a foreign agitator trying to convince an American worker that he is a worm and should "revolt against the capitalistic system that enslaves him." (Note: The worm is getting out of his own motor car.)

Must the Street Car Go?

Everyone in attendance agrees that this public servant is in a very low condition—here are the diagnoses on which the workers and the companies base their remedies

By ROBERT DOUGAN

IS THE clanging street car—that native heath of American chivalry, according to the professional humorist—that daily target for a thousand curses by weary, strap-hanging home-goers—about to take its place in the hall of history beside the Roman chariot and the stage coach?

Dwellers in apartment houses four miles uptown who make that four miles every morning of their business lives in a street car with which they are more or less dissatisfied, and yet the efficiency, future prospects, and ownership of which hardly interests them, would be considerably taken aback to find no such conveyance at all, some fine morning, to take them down town to work—and, good heavens!—at night, none to joggle them home. Suppose you read in the newspapers that there probably would be no more street cars for a long time to come, the dear old traction company being bankrupt, insolvent, and a few other things! Then the street-car problem of your city would loom up as your own personal problem, wouldn't it? You would take an acute interest in its solution.

What the Meeting Did

WELL, it may not get as bad as that. The Federal Electric Railways Commission, appointed last spring by President Wilson, has just concluded, in Washington, a long summer of hearings, taken thousands of pages of testimony, heard all sorts of experts, and endeavored in every available way thoroughly to examine the electric railway situation.

Few, if any, of the witnesses have denied the sickness of our street railways. But the commission has no authority to do more than recommend remedies that may help cure the disease, remedies to be compounded by the public, the companies, and labor working together. It will report them in a few weeks.

Meanwhile, the attitude of the companies is well explained by Mr. Harlow Clark, editor of *Aera*, the journal of the American Electric Railway Association:

"From the testimony adduced before the Federal Electric Railways Commission, it is evident that with possibly a few exceptions, the electric railways of the United States are no longer in a position to render the service for which they were created. This is due not only to the fact that their revenues are insufficient to pay operating expenses, including a proper amount for depreciation and a

fair return upon capital invested, but also to the loss of their credit, so that the new capital for rehabilitation, extensions, and improvements cannot be obtained.

"The last of these two conditions results from the former and is the more important. Unless it can be corrected, the industry is doomed and service will either be entirely abandoned or will further deteriorate.

"The mere increasing of fares, although in most instances necessary, will not restore lost credit. Capital looks to safety of return as well as amount of return. The history of the traction utilities since the war—their inability to meet the strain placed upon them by the startlingly sudden increase in the price level of the country, and the failure of public regulation to afford the relief which other industries were able to secure for themselves—makes it evident that new capital, of which some \$200,000,000 is needed in a normal year, will not again flow into local transportation utility investment until the basis of the relations between these utilities and the public is entirely changed.

"Many apparently conflicting interests were represented by the witnesses before the President's commission. There was a wide divergence of ideas as to the responsibility for the present crisis, and as to the details of the remedy to be supplied. I believe, however, that the following deductions may properly be drawn from the facts and opinions brought out at the commission's hearings:

"First, that electric railways are essential; i. e., that there is not now, nor is there in sight, any system of transportation that will perform their functions more efficiently.

"Secondly, whatever may be the relative merits of public and private ownership and operation from an academic viewpoint, legal and social obstacles to municipal ownership and operation make the use of private capital in the operation of transportation, and consequently private ownership and operation, necessary now and for some time to come.

Private Capital—Public Service

THEN, again, private enterprise, thus enlisted in the public service, acts and should be regarded as acting as the agent of the public, and so remunerated. The value of the property now devoted to the public service in any local transportation enterprise should be ascertained by competent public tribunals, and upon the value declared a return should be allowed commensurate with the hazards of the business as measured by returns received by capital in other enterprises, public and private. New capital should be allowed such a return as will attract the necessary funds, and the return both upon original and upon new capital investment should be assured by the automatic adjustment of fares, so that it will reasonably respond to fluctuations and the cost of providing service, including such allowances as will maintain the integrity of the property and the return aforesaid.

"Also, the prescription of service, extension, and improvements should be by the public, within limits set by the possibility of securing the needed revenue under any rate of fare, and that the public should exercise reasonable jurisdiction over the accounts, methods, and practices of the company furnishing the service. Cooperation of the public and of public authorities is essential to efficient and economical management. The street car being the mode of conveyance of the largest number of people, should be given

preference in the framing of all traffic ordinances, while the question of taxes and other governmental imposts should be regarded as one between the car-rider and the taxpayer, and so treated.

"The car-rider has a right to demand the greatest degree of efficiency from both management and wage-earners; the recompense of each class being paid entirely to



and solely from the fare received, excessive demands of either are an injustice to the public."

From the point of view of labor, W. Jett Lauck, counsel for the Amalgamated Association of Street and Electric Railway Employees, can speak authoritatively. He adds:

"The principles which the employees insist upon may be briefly summarized—first, as the right to organize. The time has passed when collective bargaining can or should be interpreted in any other way than as to mean the recognition of trade unions or labor organizations."

"As urged by employees, it means union recognition. They do not contemplate,

neither will they accept, committee systems promoted and installed on the initiative of street-railway officials, for the reason that they know that any such systems of collective bargaining do not really safeguard the interests of labor, and can not therefore permanently endure or be permanently effective. They demand the recognition of the rights of the employees to organize into labor unions, and to deal with the companies with accredited representatives. This does not necessarily mean the adoption of the closed-shop principle, but does mean that the street-railway managements shall conduct all negotiations as to wages, working conditions, and

relations with a recognized labor organization. This principle as to union recognition is no longer a debatable issue.

"Next comes the establishment, on the basis of a national standard, of a living wage for the employees in the industry. This is no longer a controversial issue. As in the case of union recognition, it has been accepted by the enlightened opinion of the civilized world. It is not only essential to the general well-being of the employees, but it is equally essential to the rehabilitation of the industry. It means advantage to places where street railways are located, for it would lead

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Shipping Board's New Skipper

Wherein is to be found the answer to those who wonder why a lawyer, Judge Payne, was made head of the organization that controls some eight million tons of shipping

By THOMAS H. UZZELL

WHO'S WHO" tells us that from his fifth to his fifteenth year John Barton Payne attended the "pvt. schs." of Orleans, Fauquier County, Virginia. These private schools, as near as I can make out, were no other than Dr. Amos Payne, the boy's father.

What the educational theories of the country doctor and farmer were I don't know, but I do know that he was gifted with common sense enough to see that as between school, teacher and pupil, the most important is the pupil. So in the case of John Barton he turned out a rare pupil.

Without having ever entered a public school, the doctor's son became one of the greatest lawyers, some say the greatest lawyer, of his day, held the position of court pleader for practically every railroad running into Chicago, besides two trunk lines, and is now commander of the world's second largest merchant fleet and manager of a string of shipyards larger and more productive than those of all the rest of the world put together. He has wealth too, both in dollars and friends. And he tells me that the first time he ever entered a college was to deliver the commencement address at West Virginia University!

So great was the boy's passion to learn that, when he left home at fifteen, he slowly, systematically and indefinitely created for himself his own schools, teachers, universities, faculties of law, the fine arts, classical literature, and heaven knows what else. If you wish to know what manner of man Judge Payne is, you must hear about his student days.

The Payne family was living at Orleans, Virginia, having moved thither from Pruntytown, Virginia, where John Barton was born. The lad was fifteen years old when one day he went to his father and said:

"I want to go into business."

"All right, son," said Dr. Payne; "we'll see what we can do." They hitched the old mare and drove fifteen miles to Warrenton where Dr. Payne had several merchants look his son over. One of them was Adolph Ullman, who ran a general store. When he learned the boy's ambition, he looked down at him and said: "Why you're no higher

than the counter!" Nevertheless, after father and son had returned home, the boy received a letter from Ullman, asking him to come on.

John Barton ran the store for six months. He "sold everything," he tells me, "from brown sugar to silk." He mastered the rudiments of merchandising. He learned how to please his customers. He earned a name for accuracy, honesty, and industry. "And," said Judge Payne, "I have never been to school since I left Ullman's store."

"Then you went to school after working hours?"

"No." The Judge is a man of few words.

"What salary did you receive?"

"Fifty dollars a year."

"Merchandising for six months at four dollars a month!—that was your educational preparation for life?"

The Judge smiled.

"What did you do after graduating?" I asked.

Then a Box Car Store

I RAN another store, this time in a box car. I heard of a business opportunity on a siding of the Southern Railway, then the Virginia Midland, in the village of Thoroughfare Gap. I went after it. While my employer was building a store, I waited on customers in a large hay box car. I was merchant, postmaster, express and freight agent. This time I received fifty dollars a month. At that time I didn't think there was so much money in the world."

A little over two years at this post and a financial panic began sweeping over the country.

As soon as young Payne felt the first effects of "the Crime of '73," he analyzed the prospects of the little store and advised his employer to sell out. Although he groaned at thought of losing his munificent salary, he never faltered. He was to give a lot of business advice later on. He started right.

His employer took the tip. John Barton balanced his books, packed his valise and started homeward, walking the last twelve miles.

Concerning the ensuing few weeks of his

life Judge Payne merely says: "I rode horseback most of the time. It was the only real vacation I have ever had." He was even then a business man relaxing from the strain of responsibility; but he was also a boy of eighteen years, and he had his go of adventure with the free fancy of a boy. So his boyhood ended and once more he got on with his education.

"Son," said the boy's father one morning, "how would you like to go over to West Virginia and settle some land law suits for me at Pruntytown? I have several real estate deals there to close up. What do you say?"

"Delighted," said the son, thus accepting his first case without knowing a single word of law.

"Today is Saturday," said the father, "When do you think you can go?"

"Saturday," said John Barton.

"Better go Monday," reasoned Dr. Payne.

So on Monday, carrying a change of clothes and a note from his father to Adolphus Armstrong, clerk of the county court at Pruntytown, the future general counsel for the railroads and ships of the United States, set out for the town of his birth.

After clerk Armstrong had read the boy's note of introduction, he looked at him with approval and asked: "How would you like to work for me?"

"Delighted," said young Payne.

"When can you start?"

"Right now. Where do I hang my hat?"

Now Armstrong's office consisted of two rooms. He occupied the front room and young Payne that in the rear. When returning from an errand into the front room, John Barton noticed a set of Blackstone's Commentaries on the shelves by the door. He asked questions. He learned that those books were the foundation of Anglo-Saxon law. He took them into his rear room and by burning midnight oil, read them one by one.

The young student resigned after several months and moved on to the busy little town of Grafton, West Virginia, to enter another class in the university of experience. In Grafton, while continuing his reading of law day and night, he went to work for two young Jews by the name of Kahn. Kahn &

Kahn ran a general store and a shook factory. Payne worked first in the store and later in the factory.

The man who ran the big saw which cut the logs into six-inch timbers quit. There being no other sawyer in sight, John Barton left his counter and ledgers and worked at the saw. Then the man who cut the timbers into staves for the barrels quit and Payne ran that job. Incidentally, he set a new record for the factory. The regular workers had protested that it was not possible to turn out three thousand staves a day. John Barton did it. He sliced up two fingers of his right hand, but he did it.

By this time he was ready to graduate from his law school and was given his diploma of admission to the bar of West Virginia, being then at the advanced age of twenty-one. He found a law office at Kingwood, West Virginia, and hung out his shingle. After four years of practice there, he "went circuit," becoming Special Judge of the Circuit Court at twenty-five. Two years later he was elected Mayor of Kingwood, and a year after, eager to attend the biggest school of all, he boxed his law books and set out for Chicago.

After ten years of legal practice there, he was ready for another judgeship. With nine other Democrats he was nominated for ten places on the Circuit and Superior benches of the State. He was elected Judge of the Superior Court of Cook County by a five thousand plurality, all the other Democrats being beaten.

In five more years he resigned from this position to become, two years later, senior member of the well-known firm of Winston, Payne, Strawn and Shaw, of Chicago. In October, 1917, he became General Counsel to the Emergency Fleet Corporation and on the first of the following year assumed the same post with the Railroad Administration under Director General McAdoo.

The manner of Judge Payne's appointment to head of the Shipping Board casts an interesting light on the spirit with which he is carrying his new responsibility. Last summer, in order to be with Mrs. Payne, who was seriously ill at the Payne summer home near Wheaton, Illinois, the Judge left Washington.

President Wilson, who has known Judge Payne for years, without consulting him had already sent his name to the Senate. His appointment was confirmed while he was gone. Meanwhile, Mrs. Payne had died.

Nevertheless the Judge—such is his idea of duty—returned to Washington, where he found himself in charge of some eight million deadweight tons of shipping, with over three hundred thousand people on his payroll, with a vast work of reorganization to be done, and

was created before the war and it will go on after the war. The Emergency Fleet Corporation, without further legislation, will dissolve by limitation of authority, but the Shipping Board will remain. The country needs its service. I don't know of any service it needs more at the present time.

"The whole question of a merchant marine for the United States is involved in the Shipping Board and its policies, and I am convinced that no nation can maintain a commanding position among the nations of the world without owning and operating its own ships. The question of whether the ships under the American flag be owned privately or by the Government is less important than that they be under the American flag. That is my interest in ships and shipping—a real merchant marine for the United States."

Will the Judge do it?

Well, his admirers in the legal profession who have observed the undaunted courage and independence of his judgment, his power of analysis, the tremendous impact of his mind on national business problems, know that he will. And by way of proof they tell of his manner of handling the now famous State railroad commission cases in 1917, when, as Counsel General under McAdoo, the Judge was called upon to pass judgment as to the extent of authority over rates given the President by the Federal Control Act. Director of Traffic Chambers put the question to him thus: "We now have authority to raise interstate rates, but how about intrastate rates? Won't we run up against the Constitution if we go that far?"

"We are at war, aren't we?" asked the Judge.

"Yes."

"The Government needs the money, doesn't it?"

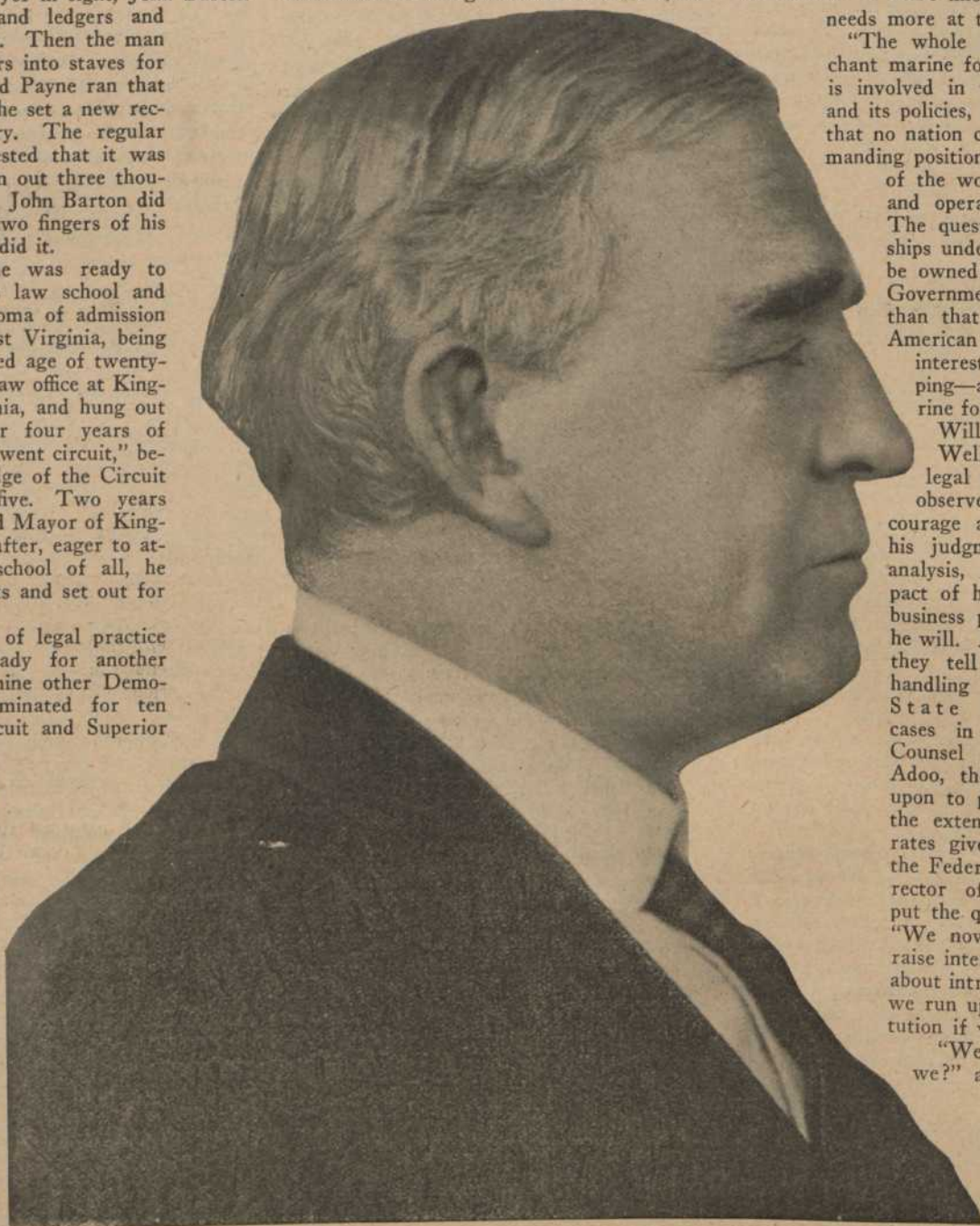
"Yes."

"Well, go ahead and raise all rates."

This was done. The Railroad Administration was bombarded by suits

from various railroad state commissions. The issue was quickly carried to the Supreme Court. General Counsel Payne did not send some one; he went himself. He prepared his own brief, presented his arguments, and won. Some there are who think that the Judge, a man of uncomfortably few words. The truth is that he analyzes problems, and reasons and speaks with a degree of exactitude that is at times rather appalling to the lesser mortals about him. Such words, for instance, as "possibly," "if," "sometimes," "perhaps" are not in his business vocabulary. His every utterance is as well pondered as a court decision. He knows the traps in words; he

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Harris & Ewing

Judge Payne says, "I'm not a receiver. The Shipping Board was created before the war and will go on after the war. . . . The country needs its service. I don't know of any service it needs more at the present time"

with strikes and other things furnishing minor distractions. The Judge had other plans. It was a Government job, the sort of responsibility other business men were leaving, unwilling to work without martial music. But Judge Payne declared in substance: "I am commanded. I want to be a good soldier. Where do I hang my hat?"

The public mental atmosphere in which the new head of the Shipping Board is now working was well expressed by Colonel Harvey, who wrote: "Judge Payne is a good man. He will make an excellent receiver."

But the Judge himself has this to say about his job:

"I am not a receiver! The Shipping Board

Allies Still

Our safety and well-being is bound by numberless ties to that of Europe—at this conference the nations that won the war will determine the commercial destiny of the world

THE basic idea of the International Trade Conference which opens at Atlantic City, Monday, October 20, had its inception at informal meetings in Paris early this year. These sessions showed the need of joint action looking toward a get-together arrangement commercially by the countries which had been associated in the war. The suggestion that such a conference be held in the United States was submitted to governments and leaders of opinion in the countries concerned, where it met with instant approval. The initiative of the Chamber of Commerce of the United States in arranging for the conference, and securing the cooperation of England, France, Italy and Belgium, was taken with the approval of the United States Government.

The purpose of the conference, therefore, is to bring together the leading business men and financiers of the United States and the foreign countries named, in an effort to come to a better understanding of questions of mutual interest, to work out programs of future development, and to inform each country of the difficulties and needs of the others.

With only enough exceptions to prove the rule, the industrial centers of the United States have not progressed beyond the A, B, C lesson in commerce with other countries. But Americans learn rapidly. The American notion about learning a thing is to learn it and be done with it. Once awake to the importance of reopening world-trade channels, the business men of the United States will do their part to reopen them.

The International Trade Conference at Atlantic City, it is believed, will give the American business men the inspiration they need, and mark the beginning of a new commercial era. As a result of understanding reached, friendly relations between the business interests of Europe and America doubtless will be established, American production will flow without interruption to meet the needs abroad, and foreign dealers will be able to pay for the things they buy.

The First Days

MONDAY and Tuesday, the 20th and 21st, will be devoted to conference between the foreign delegates and the American committees regarding details of subjects to be brought before the general meetings. The first general session will be held on Young's Million Dollar Pier at 2 P. M., Wednesday, the 22d. The conference will last till Friday, the 24th, or perhaps until Saturday. The business interests of two hemispheres

are confronted with the immediate task of restoring to a normal basis the economic existence of their nation. While statesmen are debating the ratification of peace, the average citizen is asking: What about the

at least 10,000,000,000 bricks, 5,000,000 cubic metres of lumber, 4,000,000 to 6,000,000 square metres of panel glass, 3,000,000 metric tons of cement, 5,000,000 cubic metres of lime, besides tremendous quantities of structural iron products and "enough roof tiles to cover an area larger than that of Berlin."

According to a recent report of the French Minister of Public Works, "of the 40,000 kilometres of highways destroyed by the Germans, only about 7,000 kilometres have been repaired, but the work is progressing briskly. Of 1,075 kilometres of wrecked canals, about four-fifths are now in operation."

Before the war, Belgium averaged an annual output of 2,280,000 metric tons of steel. During the war, this fell off to practically nothing, the Germans destroying what machinery they could not carry off. Belgian manufacturers now have an agent in the United States buying rolling-mill supplies, electrical furnaces, ores, and coal.

France ought immediately to spend forty billion francs on her railroads, buildings, canals, and harbors. Many of the present steam roads should be electrified, all of the harbors should be improved. Canals and buildings represent war wreckage which must be restored. For her fuel needs, she is looking to America for at least 1,000,000 tons of coal.

According to an estimate made by the *New York Journal of Commerce*, Northern France, before the war, produced three-fourths of France's coke and one-fourth of her steel. Most of this was transformed into manufactured articles on the spot. The woolen industry of this section disputed with the silk

of Central France the premier place in French foreign commerce. Linen and cotton lace, pottery, glass, and chemicals were also important products of the north. Now they are reduced to dust by the war. Speedy restoration of these industries means salvation for France. Postponement means industrial suffering and impaired national credit.

Together We Won

AMERICA joined with Great Britain, France, Belgium, and Italy to win the greatest war in history. They must remain united to insure the stabilization of their individual existence and the fulfillment of their joint aspirations. They must cooperate to restore to normal all the processes of industry and commerce. There is a common interest here. Prosperity for each is vital to all; uncertainty in one country is bound to be felt, and may be duplicated, in the others.

What the Meeting Means

ONE of the country's big manufacturers was approached with an invitation to the International Trade Conference at Atlantic City during the busiest part of a busy day. The real meaning of the meeting was pointed out to him.

"Well," he said, looking down at the stacks of papers, "it's criminal for me to leave my work at this time—but the public importance of it appeals to me and I'll give it a week."

The same spirit has been encountered among bankers, manufacturers, exporters, jobbers, officials everywhere when the significance of the conference was pointed out. Why are these men willing to leave their own affairs at critical periods?

Because the economic safety of the world is in the balance.

Our interests are woven in with those of Europe. Exhausted by wars, Europe is torn by political and industrial clashes. Our food must warm their stomachs and stabilize the brains of its people; we must furnish the continent with reconstruction supplies. Our coal must prevent the shutting down of their industries and must help heat their homes. Oils and fats must be sent. Textile agreements must be reached. The rise in dollar exchange must be remedied or they cannot buy and we cannot sell.

Plans for permanent commercial organization between dominant countries must be fixed upon. Trade wars among friends must be avoided. We stand or fall together.

On these matters rests not only the peace of the world but its very life. Is it any wonder that the manufacturer allowed nothing to prevent his being present at Atlantic City?—THE EDITOR.

necessities—food, clothing, and shelter—and their corollaries—confidence and work?

Neither Europe nor America is what it was before the war. Old conditions have been wiped out. New conditions have arisen. Inter-dependence has been intensified.

The bare skeleton of international trade must be clothed with the flesh and blood of mutually profitable barter and exchange. Europe clamors for restored means of production; America, for speedy overseas transportation of surplus raw material, and both for the stabilization of credit and exchange.

Three hundred thousand homes in Northern France and Belgium were destroyed during the war. As many more were partially wrecked, but are restorable. At least 2,000 churches and an equal number of public buildings must be replaced. For this there will be needed, according to the obviously conservative estimate of a German engineer,

Europe and America need each other. In their madness, the German army wantonly destroyed French and Belgian property representing nine billion days of human labor—the work of three million men for ten years. In her effort to defeat the common enemy, America increases her productive capacity to such proportions as to vastly exceed her normal peace-time demand. In the stricken lands overseas lies the solution of her forthcoming problems of over-production and surplus raw materials.

Wherefore, it is perhaps not too much to say that to the International Trade Conference are committed the destiny of world commerce and the makings of economic history for two continents.

Finance: The conference will consider plans for the reestablishment of sound credit conditions, based on a renewal of understanding and confidence, and steadily increasing production. The objective in the minds of business men appears to be to place foreign trade on a normal basis, and not, except so far as the immediate emergency may demand, to crystallize and perpetuate conditions by unusual methods.

Foodstuffs: To assess justly today's agricultural resources in British and Continental Europe will be the aim of the Trade Conference Foodstuffs Committee. How far Europe can now feed itself, and how far she is still dependent upon American imports, are formidable problems, the delicate adjustment of which, on a basis satisfactory to all, is left in the hands of an American personnel.

And Winter's Nearly Here

COAL: It is a matter of common knowledge that Europe today faces a winter coal shortage estimated at from seventy to eighty million tons. According to a recent estimate by the United States Shipping Board, America is expected to reduce this shortage by something over nineteen million tons. American coal operators, however, are inclined to regard this figure as over-sanguine. They point out that heretofore the highest export figures (exclusive of Canada) attained by the United States was some five million tons. They also call attention to the fact that the shortened hours of labor in the mines, the indifference of labor, and the forthcoming winter season, when production always falls off, are very definite factors in accentuating the probability that, in spite of the utmost expectations, America cannot export this year more than ten million tons of coal. If she does that, it will represent a 100 per cent increase over anything she has ever previously done to meet foreign demands. The real solution of the situation and the final estimate of America's potential aid are left to the Coal Committee of the conference.

Chemicals: As the only two countries capable of producing a surplus of commercial chemicals are America and Germany, the allied delegates are confronted with a Hobson's choice of either levying heavily upon the United States for such supplies, or frankly "trading with the enemy" by placing their orders with Teutonic concerns. One of the interesting developments at Atlantic City will be a determination of the adaptive facility of the American chemical producers to apply their war-directed production

to the arts of agriculture and industry.

Textiles: Consideration of the textile situation in Europe involves a recognition of the partially destroyed means of production in Northern France, the disrupting of industrial organizations by the war in all countries, and the necessity for a facile flow of raw materials, cotton, and wool from the raw-material producing countries to the industrial plants of Great Britain and the Continent. The paralyzing effects of war have been felt in a material way in the factories of Northern France in the destruction and removal of machinery, and even the unharmed areas of Lyons and Central France are not without their acute labor problems due to the heavy toll levied upon male workers by war.

Oil: The European delegates to the conference who are interested in the fuel-oil situation will be able to give the American Oil Committee definite facts and figures dealing with the fuel-oil resources of Europe as of today. One of the things that it is necessary to know is how far the Roumanian and other Balkan oil wells will be able to supply Continental needs. The possibilities of Russia as a source of supply must be ascertained, before determining just how far America's surplus will be drawn upon to make up the deficiency. In connection with the whole fuel situation (both coal and oil), it is interesting to note that various European countries, Italy especially, are actively endeavoring to substitute water power and the application of electricity to the solution of their power fuel problems.

Metals: The consideration of metals will confine itself almost exclusively to the raw products—steel, copper, lead, zinc, pig iron, etc. In their work of general devastation, the enemy destroyed enormous amounts of valuable and more or less complicated mine machinery in all sections of industrial Europe which they occupied. So painstaking was this

destruction and so deliberate and so systematic was their vandalism, that expert metallurgists and highly skilled engineers and machinists were purposely sent from Berlin to effectively wreck every piece of specialized machinery which came into their possession. This plan was systematically applied in the case of the large units which they found impossible to destroy in their entirety.

Underlying all the special necessities in the way of textiles, chemicals, foodstuffs, coal, oil, and metals is the fundamental problem of tonnage. The matter of international transport is of primary importance to every delegate. For example, America's aid is still invoked to feed a continent that has only partially recovered. That being so, it is obvious that the private shipping interests, if not the governments themselves, of Great Britain, France and Italy must insure such an allocation of tonnage to the United States as will guarantee the free and periodic flow of surplus American foodstuffs to their respective nationals. In this connection, also, the matter of shipbuilding will be taken up, crystallizing in such action as the conference may be properly expected to take.

To See Some of America

FOLLOWING the five days' conference, the foreign delegations will tour the important industrial centers of the United States. This will enable the visitors carefully to inspect industries of interest to each, to form business acquaintances with American bankers and operators, and form a comprehensive idea of American methods of finance, manufacturing and commerce. A special Pullman compartment train has been placed at the disposal of the delegates, in which visits will be made to the following cities: Philadelphia, Baltimore, Washington, Pittsburgh, Cincinnati, St. Louis, Kansas City, Minneapolis, St. Paul, Chicago, Detroit, Cleveland, Buffalo, Niagara Falls, Rochester, Boston, New York.

Is Business Diplomacy?

COMMERCIAL SERVICES rendered by government these days receive so much attention that there is no denying their importance. In each country a commercial intelligence service has come into vogue. Everywhere the performance of such services involve a perennial conflict between the diplomatic branch and the commercial department.

This internal complication England recently tried to solve by creating a new agency, half-way between the Foreign Office and the Board of Trade, and conducted by two joint chiefs, one from each. A little later a committee was appointed to ascertain if the right solution had been reached in the setting up of this new Overseas Department. The main conclusion of the committee is that the correct solution was not found.

France now is trying its hand. According to its plan it will have a commercial agent in every country; he will be appointed by the Minister of Commerce and approved by the Minister of Foreign Affairs. Like a military or naval attaché, however, he will be subject to control from the French diplomatic representative in the country to which he is assigned.



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Rails, Budget, Water Power

What is the status of these vastly important pieces of business legislation? Three leaders in Congress give their views on the measures and discuss obstacles that beset them

Our Railroads

By Albert B. Cummins, Senator from Iowa

THE common carrier is engaged in a public business and the only justification for allowing a private corporation to engage in the business is the fact that, if properly restrained and properly protected, it will furnish transportation for a less charge than Government ownership and operation will furnish it.

Those of us who believe that the statement just made is a fact, are nevertheless in serious doubt with respect to the future of our railway system. Private ownership and operation involve the willingness of men who have money to invest in railway securities—stocks or bonds, or both. If it transpires that these men are not willing to so invest their money without assurances of high rates of return it is obvious that the advantages of private ownership in economical and efficient management will be outweighed by the lower cost of capital secured through Government ownership and the acquisition of railways by the Government is only a matter of time.

We who are now occupied in the effort to solve the railroad problem recognize that there are very many difficult questions which relate to the regulation of service and the distribution of earnings; but deeper than all such perplexing adjustments lies the fundamental inquiry just proposed. It is the uncertainty of the answer which the coming year will give that makes the return of the railways to their owners within the next few months an experiment of the gravest character. I sincerely hope that the people who have capital will see in the moderate but fairly sure return upon railway property a safe and attractive opportunity for investment and that private operation of these public utilities may continue; but if they do not and still insist upon the promise of speculative profits and the chance to make fortunes overnight the Government will be obliged to resume possession of our railway systems and operate them as a permanent policy.

What Budget System?

By Frank W. Mondell, Representative from Wyoming

AT the beginning of the present special session of Congress a conference of the Republican members outlined a program for the session and included in it consideration of legislation for a Budget System. In due time a Budget Committee was provided for and appointed, and that committee is now holding hearings and will recommend legislation before the close of the present session.

Just what form the first legislative proposals of the Budget Committee may take one cannot, of course, intelligently prophesy, for while there is great unanimity of sentiment in favor of Budget legislation, there is a wide difference of opinion among legislators, experts and laymen as to the form and character of a Budget System adapted to our form of government and our system of legislation and administration.

No two countries can have exactly the same Budget system, and it is tremendously important that we shall not lose sight of the fact that a Budget system in the United States with its independent and co-ordinate legislative, executive and judicial branches must differ rather widely from Budget systems that have been or may be developed under governments controlled by ministries which are responsible to the legislative bodies of the country. Under such governments the preparation of a Budget by the government, i. e., by the ministry, is really equivalent to the preparation of a Budget by a committee of the popular branch of the legislative body, and that being true the consideration of the Budget by the legislative branch of the Government, both as to items of appropriation and the plan and form of revenue raising, is ordinarily more or less perfunctory, for if the Budget proposed by the ministry does not receive the approval of the legislative majority as to its essential features, the ministry falls and a new administration of affairs is ushered in with new Budget proposals.

Under our Government, neither the President nor the Administrative heads of the Departments are directly responsible to the Congress. While they are, with some notable exceptions, limited in the amounts of their expenditures by the appropriations which are made, and must expend the sums appropriated in accordance with the provisions of the law, they may differ radically and fundamentally with the responsible majority in Congress as to the amount and character of expenditures, and as to the provisions that should be made to meet them, without in any wise involving their tenure of office.

The mere statement of these facts suffice to emphasize the wide difference in the basic conditions from which the Congress of the United States, and the legislative bodies of European countries, approach the question of Budget systems and show us the importance of applying the principles of a Budget in harmony with our own institutions.

In applying the principles of a Budget system, as in all legislation, our methods should be evolutionary rather than revolutionary. I am of the opinion that our failure to secure better methods of estimating and appropriating has been largely due to the fact that so many have assumed that a complete and perfect Budget system can and should be evolved out of a single legislative enactment.

My opinion is that we can best develop a Budget system through a series of legislative enactments, each an important forward step in the process and that the wisest first step would include the establishment of an Independent Audit, around and in connection with which would be built up a trained corps of experts whose duty it would be to view and examine expenditures and estimates and inform and advise congressional committees in the matter of expenditures and appropriations.

Whatever else we may do as the first step towards the creation of a better system this, in my opinion, is an essential feature of it, and one that accomplished would so illumi-

nate the situation and emphasize the defects of the present system as to not only point the way, but practically compel a complete Budget reform.

Like everyone else who has given this matter consideration, I should be happy indeed if it were possible to arrive at a perfect system at once and in one legislative enactment, but there are two very good reasons why this cannot be done. First, because in advance of some actual trial of certain essential features of a Budget plan, no one is wise enough to determine all the details of a perfect Budget system, and second, it would be impossible to get a general agreement on a complete system in one measure, if it were attempted.

The Water Power Bill

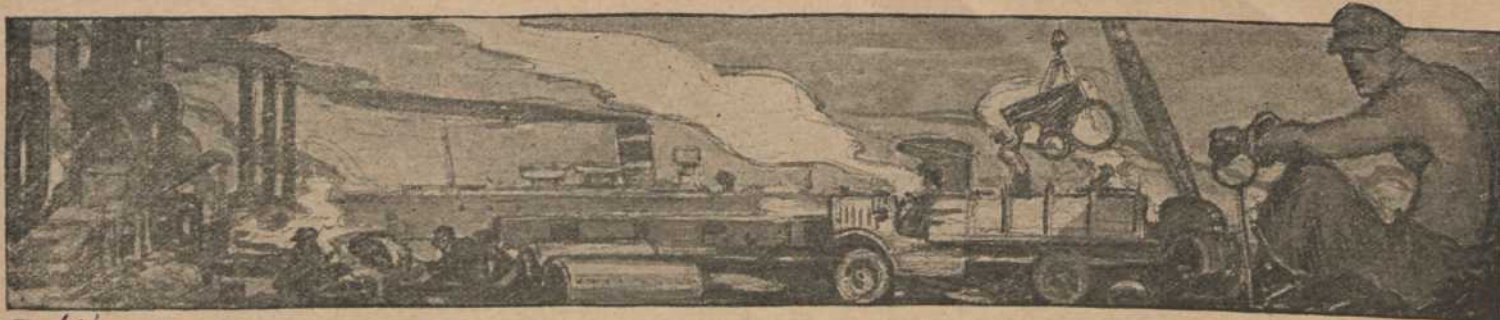
By Reed Smoot, Senator from Utah

THE bill now on the Senate Calendar, commonly called the Water Power Bill, is designed to provide the people of the United States with cheap and effective water transportation, and for the development of the water power resources of the country.

For the last ten years, legislation of this character has been before Congress in one form or another, but has always been defeated on account of the bitter opposition on the part of many members of Congress. The power sites upon the public domain have been withdrawn from entry by our Government, and development paralyzed for at least ten years past. There is still opposition to the leasing or license system as provided for in the bill, but to all, it has become evident that these natural resources must remain locked up, and the people prevented from using them, or they must accept the system of leasing by the Government and control of operation by bureaucratic bosses. As far as the West is concerned, we have accepted the system willingly, because we had to.

I hope the trial will prove all that the advocates of the system claim for it. There is no country in the world that has greater natural inland waterways than the United States, and with proper improvement they can be made of inestimable value to our commercial and industrial wealth. We have fifty thousand miles of rivers classed as navigable, and at least half of them are unavailable without the removal of obstructions and the construction of dams and locks. The development of the water power resources of the country is of no less importance to the people than the improvement of our waterways. Power is indispensable to all manufacturing industries. Today coal is being used in staggering quantities in generating steam, while water is flowing yearly past locked up water sites, which, if utilized, are capable of producing millions of horse-power.

It is estimated that the minimum horse-power afforded by all the streams in the United States is 44,000,000, exclusive of that which can be made available by storage, which is estimated at 200,000,000 more. Let us pass the bill and begin the development of this class of natural resources of our country which has been stifled so long.



Open Season for Profiteers

THE PROFITEERING ACT of England, which became law on August 19, authorizes the Board of Trade to issue orders applying the new law to any article in common use by the public, or materials and equipment used in producing such articles.

The Board of Trade is proceeding by organizing a central committee which will concern itself with costs and profits of production and distribution, and local committees, which will hear complaints against retailers, investigate, dismiss, or declare the prices that would be fair. From the local committee there will be appeal to special tribunals.

Clearly, the Board of Trade will have some strenuous experience. There is the farmer's wife in the North of England whose dooryard commands the only approach to a waterfall which all tourists long to see. Last year she collected toll at the rate of four cents a head. This year she asks six.

When asked the reason, she replied, "Waterfalls is gone up."

Why Fight Over Fiume?

SINCE D'ANNUNZIO'S COUP, Fiume is even more in the public eye than ever—rather, it is to be feared, as a cinder might be. To show its importance and why, from a commercial point of view, strife rages over it, it is well to realize that it can claim a hinterland including Eastern Istria as far as Resa; the western frontier of Croatia and Hungary toward Austria; the line between Budapest and Pressburg; the whole valley of Hungary as far as the high Carpathians; high Serbia; the northern part of Russia, through Sarajevo, and the Croatian littoral.

In 1912, according to the American consul, over nine thousand steamships arrived at the port of Fiume and over the same number departed. Tonnage in both cases exceeded two million five hundred thousand tons. Sixteen per cent of this represented coasting trade while eighty-four per cent was long coastwise and Atlantic navigation.

The entire movement by sea was 878,360 tons import and 1,098,000 tons export—by land, 1,238,000 tons import and 610,000 tons export. The countries trading by sea were England and colonies, Austria, Italy, the United States, etc.—by land, Hungary, Austria, Bosnia, and other countries.

Pity the Slav Banker

EXCHANGE in our part of the world causes headaches, but the quotations at Reval, Russia, surpass anything we know. On the 9th of September the quotations at Reval were, for one pound sterling, 250 Esthonian marks, 75 Finnish marks, 90 Reichsmarks, 102 Ost marks, 51 Ost roubles, 115 Romanoff roubles (high value), 125 Romanoff twenty-five rouble notes, or 140 Romanoff roubles (low value).

Clearly, the currency reformer will have several generations of activity in eastern Europe.

The Anaemic Mark

TOLL IN KIND was a natural enough form of payment when our forebears carried corn to the mill on the nearest creek. It has now been revived by Germany as a way of avoiding the consequence of a tremendously adverse exchange.

The plan works simply enough. A German tanner buys

hides in Holland, agreeing to pay in leather. He takes the hides home, puts them through the necessary processes, keeps his share, and delivers the balance to the Dutch seller. Then a German shoe manufacturer appears, buys the leather from the inhabitant of the Netherlands, giving his promissory note to pay in a stated time a certain number of pairs of shoes. At any time the Dutch seller who has received his price in leather or shoes may sell to his compatriots for florins, and thus get his money in currency of the realm, but the German has avoided the disastrous necessity of changing marks into florins.

Barter is not the only means of doing business between Holland and Germany. There is talk of a loan to Germans from Dutch sources in a tidy sum. This loan will probably be used to pay for raw materials and the like. For food, as we began to realize when gold deposits began to appear in London to the credit of our reserve banks and some of the very gold coins paid almost 50 years ago by France as indemnity to Germany arrived at New York on a war vessel, Germany is paying real money.

The British Chamber of Commerce at Cologne has been discussing with German officials a really comprehensive scheme that would bear upon exchange and at the same time avoid the bugaboo of dumping. According to this plan, German goods will be sent to England only when they have been accepted by British firms and a corresponding value of British goods have been accepted by German firms.

John Bull Has 'Em Too

TRANSPORT FACILITIES have not been adequate in England for recovery of the British position in international trade. Docks have been congested with merchandise, with 55,000 boxes of bacon lying on the docks of one port while the country was on ration. Barges and sea-going tonnage have been lacking. Railways appear to have been unable to distribute goods accumulated in inland warehouses.

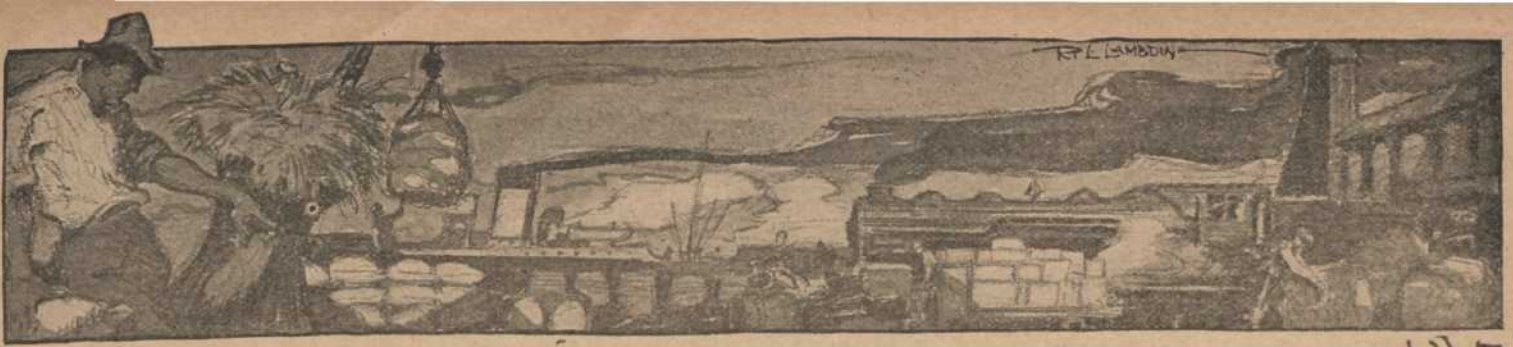
In August work on all war vessels was stopped, in order that the capacity of shipyards might be concentrated upon merchant vessels. In September, however, differences between the government and railroad employees brought a strike that for a time eliminated railway service. It is no wonder that in England transport looms up as the great question of the reconstruction period.

England's statistics show that she was making some real progress, before the railroad strike descended upon her. Production of coal was increasing after its disastrous decline, being revived almost twenty-five per cent in four weeks. In August England imported raw materials valued at \$100,000,000 more than in August, 1918. Her exports were expanding, too, especially in manufactured articles. In August the value of exports was \$40,000,000 over the value in July, and \$125,000,000 over exports in August, 1918. The increases were in iron and steel (\$9,000,000), machinery (\$8,000,000), cotton fabrics (\$32,000,000), wool fabrics (\$28,000,000), and so on.

British manufacturers who have been finding in the state of exchange with the United States a "breathing spell" will for awhile have an advantage rather completely offset by their transport troubles.

Russian Insecurities!

THE PEOPLE'S COMMISSARY COUNCIL in Russia has evolved a delightfully simple way of nationalizing industry. Its naïve charm is overwhelming. It declares that all



capital, stock and bonds in newly nationalized private undertakings are null and void and all obligations of such undertakings to private persons are void. On the other hand—and here the almost kittenish humor of the mad wags of Petrograd is evinced—all obligations of *private persons* to the undertakings mentioned above will be considered valid and will be carried out. In other words, I really must deprecate any interest you may have in what I owe *you*—but when it comes to what you owe *me*—ah, my dear friend, that is a horse of quite another color and really a most sacred obligation. As to the ethics of the matter they are lost in the eternal golden glamour of “something for nothing.”

The Treaty Boosts the Baltic

THE BALTIC has new importance by reason of the changes brought by the war. An official British statement says it “is no longer merely a shallow strip of water leading to Petrograd and Finland, and dividing the German empire from a distant and somewhat vaguely comprehended Scandinavia, but a northern Mediterranean, washing the coasts of nearly as many different and independent countries as the nineteen Mediterranean countries, capable of exporting the most valuable raw products and of absorbing an ever-increasing quantity of finished materials.”

Do Bugs Make Iron?

PROFESSOR E. C. HARDER of the United States Geological Survey, is authority for the statement that he has found iron-making bacteria “actively engaged in the deposition of compounds of iron, not only in the surface iron-bearing waters, but in the mine waters to depths of several hundred feet and has made laboratory cultures of various iron-depositing bacteria.” He first found this out “through their ability to clog the pipes of the city water supply systems.”

This brings forth the suggestion that all water-pipes be vaccinated against such bacteria, and that Professor Harder supply an antitoxin that “will at least (induce) the water pipe residents to confine their attention to making iron mines.” Such measures, it is suggested, would save plumber-bills and so lower the H. C. of L.

Joshua Recovers a Distinction

BEN FRANKLIN has lost some of his reputation. After being hailed as father of daylight saving he has to give way to Joshua. Some of the antiquaries have recalled that Joshua, after leading his warriors in a successful attack against the enemies of Israel, needed more daylight to complete his smiting them, hip and thigh. Accordingly he commanded the sun to stand still upon Gibeon,—“and there was no day like that before it or after it.”

Government “Creations”!

WOMEN'S clothing prices are skyrocketing so in London that the Government has decided to go into the trade of Worth, Paquin, et al. Half a million standard costumes and coat frocks will be manufactured under Government supervision. This was done in 1918—and perhaps the styles will be a revamp! Leeds has two million yards of material available for these “standardized” garments—but at that the cost price will be \$18 or \$20 as against \$14 to \$16 for similar garments last year.

Somehow, we shudder for the ladies—but then Paris is putting out “National” ready-made clothing at the rate of 25,000 suits monthly at 110 francs a suit (for the clothing house prices are up to 250 francs). So if the former French dandy and the English beauty ever pass each other these days, possibly they will mutually avert an electrified glance!

The Real Thing

WHEN the next artist “sculps” his next symbolic figure of Labor, he might well take into consideration Mrs. Bridget McHugh of Wigan, England. Mrs. McHugh died recently at the age of eighty after fifty years as expert “pit-brow” in the Pemberton coal fields. She filled mine cars with a shovel and she worked in all weathers from 6 A. M. to 6 P. M. She died a grandmother with two sons employed in the colliery. Yes, the artist might mould a symbolic Mrs. McHugh with a symbolic coal-shovel up against a symbolic coal-bank. If you come down to real, actual bona-fide labor, she had the right to talk about it.

And England's an Old Hand!

PACKING, or the lack of it, has brought us Americans many scoldings in the course of our trade with foreign lands. There is corresponding comfort in the news that when a Chilean importer recently received three consignments from England and one from the United States, all of the same kind of goods, he suffered a loss on account of breakage ranging from 33½ per cent to 50 per cent on the British merchandise and but 2 per cent on the American.

If these figures indicated anything like an average on our own goods there would be great cause for rejoicing. The truth of the matter is that in the direction of packing we still have a deal of progress to make.

Another Cloud With a Silver Lining

SILVER at \$1.22 an ounce in London on August 27 marked the record since 1870. Although this price was not maintained, silver has attained to such a vigorous second youth that more than one mine in our West has changed from a liability to an asset in the hands of its owner.

With silver as with some other things the cause of increased prices seems to lie in decreased supply. During the war the production of silver seems to have been 25,000,000 ounces a year under the normal world's output. It is figured that of the 825,000,000 ounces produced during the war, India got 600,000,000 to add to her hoards. The balance has not been sufficient for the arts and for new coinage in the rest of the world. There never was such a demand for small coins.

Cuppa Coffee!

RIO is out to do a thriving export business, now that John Barleycorn is down for the count. In the recent storage sleuthing, 44 million pounds of coffee were discovered stored in New York—but, bless you, that's only two weeks supply for Americans. We consume 10 pounds per capita, or a total of one billion pounds of coffee a year.

Today the Joint Coffee Trade Publicity Committee has charge of a national advertising campaign for coffee to educate the public as to its merits. The campaign is financed principally by Brazilian coffee planters, who are contributing approximately a quarter of a million dollars a year.

F. O. B. Pittsburgh

The Federal Trade Commission tackles its biggest case in the complaints that assail the custom that makes this the basing point for all iron and steel prices

By WILLIAM R. BENÉT

THE biggest case that has yet come before the Federal Trade Commission is the investigation now being carried on to decide whether Pittsburgh should remain the sole basing point for iron and steel prices. The three grounds for jurisdiction named in the present main Application for Complaint are sections 5 and 6 under the Federal Trade Commission Act and section 2 under the Clayton Act.

This application was made on July 18 by the Western Association of Rolled Steel Consumers, which is composed of upwards of 700 fabricators of steel operating in the States of Illinois, Indiana, Michigan, Wisconsin, Minnesota, Iowa, Kansas, Missouri, Montana, etc., all being tributary to what is known in the trade as the "Chicago District." The application was drawn up by John S. Miller, of Miller, Starr, Brown, Packard & Peckham, of Chicago, attorneys for the petitioner.

Judge E. H. Gary, of the United States Steel Corporation, has called this investigation one of the most important in industrial history and "the greatest lawsuit in the history of the country." The entire steel industry and those industries dependent upon it, as well as many other industries not directly related to steel, are vitally affected. Certainly the Federal Trade Commission has thought it important enough to have hearings held in Washington before the full Commission. But no trial is yet in progress and no "complaint" has yet been issued.

In regard to the present application for complaint, Judge E. H. Gary has been willing to be named as respondent and Mr. John S. Miller as applicant. Both are equally desirous that the matter be settled once for all. Other applicants, naming other respondents, are:

Birmingham Civic Association, Birmingham, Alabama, ore and coal producers and fabricators, naming as proposed respondents the Tennessee Coal, Iron and Railroad Company (the name of the United States Steel Corporation in the South), and the Gulf States Steel Company (independent).

Joint Committee of Civic Organizations of Duluth, Minnesota, a large ore center, and the State of Minnesota, naming as proposed respondent the Minnesota Steel Company, a subsidiary of the United States Steel Corporation. The Southern Association of Steel Fabricators, Atlanta, Georgia.

"Freight from Pittsburgh"

BY the Miller application the United States Steel Corporation and its subsidiary company, the Illinois Steel Company; the Inland Steel Company, the Interstate Iron and Steel Company, and the Steel and Tube Company of America are stated as having charged to the petitioners a price for steel fixed by adding to the proper price, as measured by the cost of production plus a fair and reasonable profit, \$5.40 per ton, or the amount of the railroad freight charges for transporting the

steel from Pittsburgh to Chicago (the rate of course differing according to the individual situation of the purchaser's plant).

It is as if you, the buyer, had to pay for steel shipped to you from Pittsburgh, when it was really shipped to you from the steel

Has Steel a Home?

FOR years Pittsburgh to the average man has had one meaning—Steel. With flame and smoke and sweat this district devoted its energies to the production of man's most useful metal. Even today it produces 70 per cent of the country's steel.

But rivals—young and vigorous ones—have appeared in the field. There is Birmingham with its ore, coal and limestone at its door; Duluth near the great open ore deposits; the Herculean infant, Gary, tailor-made for its purpose. Buyers in these districts have taken up arms against a system that forces them in some instances, to pay for a 400-mile haul when they are but 30 miles from the mill that supplies them.

A Johnstown, Pa., buyer has to pay more for Cambria steel than a Pittsburgh buyer—and the Cambria plant is in Johnstown!

However, like all other questions, this one has two sides. Pittsburgh has strong arguments in her favor—as Mr. Benét points out in his story.—THE EDITOR.

company's respective mills at Gary, Indiana Harbor, East Chicago or Joliet. The fabricators claim then that the price of this steel (which includes rolled steel consisting of iron and steel plates, shapes, sheets and bars, etc.) was increased by large fictitious freight rates which were no proper part of the price of steel, but an arbitrary, excessive and unreasonable addition. They argue for Chicago as the correct basing point, as the other applicants lean toward Birmingham and Duluth respectively.

The Federal Trade Commission has received 79 opinions in response to sending out copies of this application. They may be summarized as follows: Thirty-six opinions received favor the application—including the Government departments, which have been buying large quantities of steel, the War Department, Navy Department, and Railroad Administration. The Emergency Fleet Corporation is non-committal. Forty-three opinions received oppose the application and are

in favor of the present system of having all steel quoted f. o. b. Pittsburgh.

Let us look at the arguments a little more in detail. First, those in favor:

The fabricators feel the present system puts an unnecessary tax upon all steel consumers. Steel is sold throughout the United States at the prevailing Pittsburgh price plus a charge equivalent to the freight rate from Pittsburgh to the point to which the steel is delivered, regardless of the actual freight charge from the mill actually selling the shipment. This Pittsburgh basing point, fabricators say, is just a tool to control prices among the steel companies. The Navy Department says it cannot buy in the nearest markets. There is no advantage in being located near a steel center. Even at only 30 miles distance from a mill the buyer must still pay for a 400-mile haul.

Take, for instance, a Johnstown, Pa., buyer. He has to pay more for Cambria steel than a Pittsburgh buyer—though the Cambria plant is located in Johnstown! Consumers in the Chicago producing district claim that the mills there produce steel cheaper than at any other point in the United States—cheaper than Pittsburgh—but derive no benefit from this. Gary, they point out also, is the second largest producing center in the United States, and Chicago at its door. It is also noted that when the steel mills talk to the fabricators of their production costs they do not take into consideration the addition of freight charges from Pittsburgh—but whenever the fabricator comes actually to buy he pays the additional tax.

Southern opinion, furthermore, points out the bad effect the system is having upon the steel shipbuilding of the South, where plants cannot get their steel as cheaply as can the Eastern manufacturers, owing to the difference in freight between Birmingham and Pittsburgh. The handicap to Tampa, for instance, is as much as \$3 a ton. And though not only Birmingham, but also such centers as Knoxville, Richmond, Anniston, Sheffield and Bessemer, are nearer to the Southern fabricator, he pays more than the Easterner.

The War Department's View

THE War Department feels the Pittsburgh rate is an item of expense over and above the actual cost of production. Some Southern contentions are that the present usage gives the steel producers excessive profits for which there is no commensurate service and is keeping the South out of its proper place in the manufacturing world, and that steel could be made 30 per cent cheaper in Birmingham than in Pittsburgh; also, that, though one of the largest fabricating plants in the United States is located in the cheapest iron-producing section, it finds its size an actual handicap and its location of practically no value because of a \$195,000 a year tax in extra freight. This arouses consideration also of the Pacific Coast, though that section has not yet been heard from by the Commission.

If the Coast buys in Seattle or Pueblo and must pay a cross-continent freight rate from Pittsburgh of over \$19 a ton, it seems rather extreme. Putting Birmingham on a parity with Pittsburgh, also claims the South, would extend by several hundred miles in all directions the territory in which the Southern manufacturer could compete. Hence a larger volume of business and the operation of plants at a more reasonable profit. At present the Pittsburgh rate demands that the Southern manufacturer turn his back on Pittsburgh and seek trade in the South or Southwest, getting therefore only a tithe of benefit from natural geographical location. Birmingham also, it is claimed, has closer connection with ore, coal and limestone—the raw materials of steel manufacture—than any other steel-producing center, and all these natural advantages are unfairly taxed. The customary "f. o. b. Pittsburgh" also seems to the consumer an unfair profit on freight, a commodity in which steel men should properly have no financial interest.

Such in part is the attack on Pittsburgh as the sole basing point of iron and steel, with the emphasis decidedly on making each steel-producing center a basing point, and a strong feeling against payment of freight from Pittsburgh when sometimes steel is manufactured almost as close by as "across the street."

Now let us examine the reasons against the application.

On the Other Hand—

PITTSBURGH, producing some 70 per cent of all steel in the country, naturally and economically controls the market price of steel throughout the United States. Because no other one district produces sufficient to meet its own demands, and the deficiency must be furnished by Pittsburgh, mills at other points economically could not be expected to take a lower price than that which they can get—and with the overbalanced demand they can get up to the Pittsburgh price, because that is economically where they begin to meet a competitive supply. Pittsburgh, by its overproduction, therefore controls the market. And this will hold true, it is contended, as long as Pittsburgh continues to produce in excess of the other regions.

Says the Lackawanna Steel Company, Buffalo: "If the freight rate from Pittsburgh is necessarily and economically an element in

the market price, no injury is done any one when the producer sells on a Pittsburgh base system. When producers sell in any particular district, they are entitled to receive the market price prevailing in that district."

Next comes the question of labor. All labor is compensated on a sliding scale in the steel industry, depending upon the price of finished steel. If various districts each had their own basing points they would have various prices and hence different scales. This would lead not only to dissatisfaction but to dislocation of labor as it drifted from points of lower to those of higher wage scale. Also, many laborers have their houses built and homes established near the mills. They depend upon the wage scale's stability.

Secondly, to divide the country into zones—the inevitable effect of having different basing points (for there is no middle ground)—would restrict competition. For at present a Southern manufacturer, say, selling toward Pittsburgh, has only to absorb the difference between freight from his own plant to the point specified and freight from his competitor, the Pittsburgh plant. Without the Pittsburgh rate obtaining, however, he would have to absorb the *whole* difference between his own price and his competitor's (based on many items of cost), and also include the difference in freight. Therefore each company's sales would be restricted to the close proximity of its mills.

There are three classes of steel producers:

1. Those whose only mills are in some one other district outside of Pittsburgh.
2. Those who have mills in the Pittsburgh district only or only in other districts East.
3. Those having mills not only in Pittsburgh, but in all other districts—in each one of the producing districts. This last class is represented by the United States Steel Corporation alone.

From the point of view of manufacturers of the second class, the present system of quoting f. o. b. Pittsburgh is a convenient method, because any other arrangement would necessitate extensive comparative calculations on the part of the buyer of steel—of the price of many different mills plus the freight from any given mill. Or, if the custom were to quote delivery prices on manufacture, then each mill would have to make these calculations. Now there is only one definite certain figure that need be determined

—the freight rate from Pittsburgh to the buyer. If the sale is *toward* Pittsburgh, the manufacturer simply "allows" the buyer the freight from his own to the buyer's plant. If the sale is *away from* Pittsburgh, the manufacturer "adds" the freight.

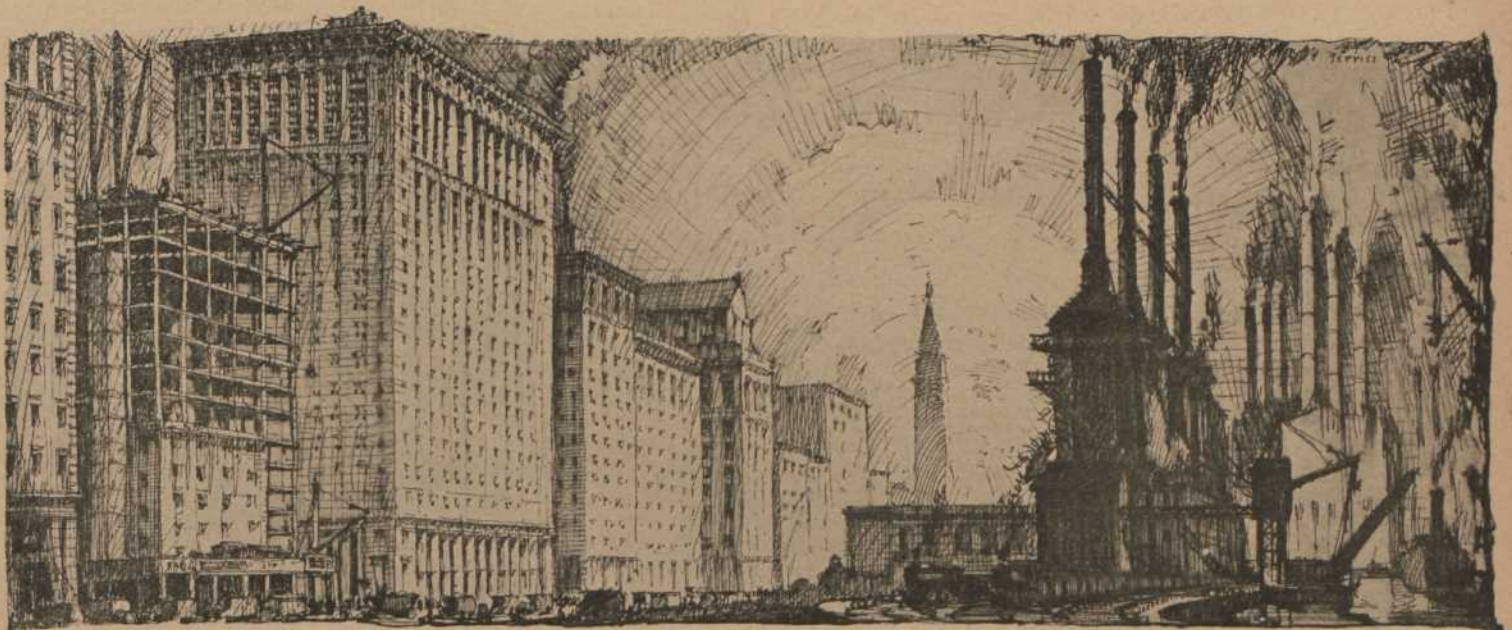
Manufacturers also claim that the quotation f. o. b. Pittsburgh is not compulsory anyhow. No one is *compelled* to sell at any price other than he wishes. They say that the consumer would pay the same whatever change were made—since then the Pittsburgh price plus freight to Chicago, for instance, would simply be made the Chicago base price. They strenuously deny the imputation of any price agreements between large steel interests or any special price understandings. They maintain that the Pittsburgh basing point has been a trade custom for over half a century and that Pittsburgh still is the largest producer of iron and steel. In fact, Pittsburgh manufactures 70 per cent of steel consumed as against 18 per cent for Chicago. Therefore, they say, the Pittsburgh basing point is logical.

The United States Steel Corporation they cite as the only producer who can sell, for instance, higher in Chicago than in Pittsburgh, and this would seem to them to in no way involve the propriety of using Pittsburgh as a basing point. To abolish the practice, on the other hand, would be to take away the producer's favorable location of his mills, which were built away from Pittsburgh for the particular advantage of the freight differential. Millions of dollars have been invested and the plants built upon faith in this "protective tariff."

What Would Happen?

THE Pittsburgh district alone, with its actual freight charges, could not so readily compete in distant territories if distant mills were selling at actual cost plus the local short-haul freights. This would mean tearing down in one district and building up in others without changing the country's total steel production, and would also result in a depreciation and in some cases the destruction of industries built up in the Pittsburgh district to supply the needs of the iron and steel mills located there. A change would also depreciate investments in the Pittsburgh district and necessitate new and additional investments in other districts.

(Concluded on page 93)



Cities for Sale

In these days of house famine it is interesting to note that the war left us with dozens of complete, model villages that are now looking for inhabitants

By H. F. DRIVER

BOOM! And then a grape-vine system of claim staking, followed by the disordered arrival of wives, children, oxen, pots, pans, and patchwork quilts; the hasty erection of a few shanties, and later the appearance of a sketchily built dance hall. Came the hectic period of prosperity, when the babies cut their teeth on nuggets too big to swallow and there was a silk hat under the bed in every kitchen; then the termination of everything except hard luck, and it was all over as suddenly as it had begun.

The shanties were stripped of their belongings, the oxen were yoked, and the entire population creaked away on another hegira to a newer Canaan. The empty street, the deserted houses, and the echoing dance hall became the rendezvous of rats and coyotes. The little buildings weathered a few rounds of sun and snow, and finally, with the disconsolate rattle of a few rusty hinges, scattered to the ground a crazy heap of boards and shingles.

Such were the boom towns of other days, without which the West never would have been wild, and the moving-picture industry would have been forced to rely solely upon the tragedies in high life for its thrillers.

It's a far cry from these picturesque reminders of a half century gone to the well-ordered boom town of the present day built firmly of brick and mortar along landscaped boulevard and around industrial plants.

Thirty-Five of 'Em

OUT of a war which has left France and Belgium in desolation and blackened ruins and the rest of Europe but little better off, Uncle Sam has emerged to the good by thirty-five new cities which have been created by the United States Housing Corporation, the Emergency Fleet Corporation and its subsidiaries, and private industries for the accommodation of the great army of workers who formed the second line of defense in shipyards and munition factories.

Dignified in appearance and practical, each with its distinguishing features, these little Spotless Towns, without slums and without Fifth Avenues, will serve to typify the great element in the success of modern American industry, the wage earner and his family, who, through responsibility and the dignity of proprietorship, have become the stabilizing factors of each community.

These thirty-five new cities, valued in the neighborhood of \$55,000,000, are to be placed on the market for purchase by individuals. Bids from realty corporations or from other private inter-

ests, whose endeavors might result in exploitation, are to be barred from the start, and the present tenants of the houses will be given the first opportunities of purchase. In the few months of their occupation they have taken firm root and have expressed their willingness and desire to take their chances with the peace-time pursuits of the war-time plants. They represent the solution of such problems as "housing," "labor turnover," and the like, and they need no real-estate salesman to laud the air, the scenery, and the exemplary qualities of the neighbors. They were the first to discover the advantages of new houses with kitchen gardens in the back and shade trees in the parkings over the plumbing-less structures which have heretofore been a feature of industrial centers.

Sales have been arranged for these individual properties on an alluring basis for the purchaser. The Government has succeeded in enlisting the aid of banks and loan associations in carrying long-time contracts, enabling the Housing Corporation and the Emergency Fleet Corporation to realize on their investments as early as possible, and providing the purchaser with every inducement to establish himself on a permanent basis. According to the plan of the Housing Corporation, the buyer will be required to make an initial payment of 10 per cent of the purchase price, the rest to come in monthly installments within a period of eight or ten years. Private interests offering communities for sale have arranged to follow the same plan offered by the Government.

The thirty-five projects to be offered for sale represent the bulk of permanent construction completed at the time of the armistice. More than sixty projects were built

and put into actual use, but many of these were of temporary character, and as soon as the industries around which they were built had ceased to function they were salvaged against total loss. Permanent construction was essayed only where it was assured that the operations of the plant would be continued.

Of its \$100,000,000 appropriation the U. S. Housing Corporation expects to turn back approximately \$73,000,000 to the Government after the sale of its projects. The deficit of \$27,000,000 represents the loss occasioned by the projects which were abandoned with the signing of the armistice and the amounts spent upon service and transportation. Ninety-seven projects were under way at the time of the armistice, twenty-seven of which were completed and will be offered for sale. These completed projects are valued at \$25,000,000.

The Fate of the War Towns

THE Housing Corporation is now appointing boards of survey to determine the values of the properties based on the reproduction cost of today. The boards will comprise a group of five men detached from Government service—one to represent the National Association of Builders and Contractors, one from the National Association of Real Estate Boards, one from the National Association of Fire Underwriters, and two representatives from each community to be chosen by the employees.

Among the better-known projects which the Housing Corporation will offer for sale are Cradock, Va.; Quincy, Mass.; Truxton, Va., and the five projects at Bridgeport, Conn.

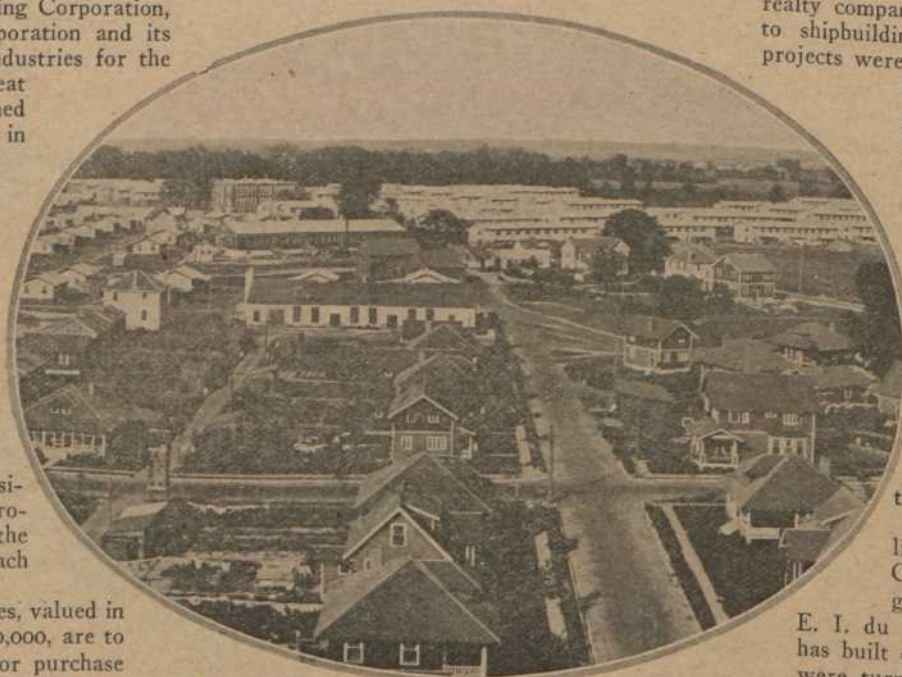
The Emergency Fleet Corporation invested \$72,000,000 in housing development through realty companies organized as subsidiaries to shipbuilding companies. Twenty-four projects were built, three of which are to

be sold to individuals as soon as appraisals can be made.

They are Hog Island, Pa.; Clyde, Cal., and Dundalk, Md. A fourth, St. Helena, Md., has already been sold. These four projects are valued at \$17,000,000. The remainder of these developments the Fleet Corporation will dispose of as time and opportunity permit. One of its largest, Yorkship village, near Camden, N. J., has been taken over by the Fleet and is being rented.

Along practically the same line followed by the Housing Corporation and the Emergency Fleet Corporation the E. I. du Pont de Nemours Company has built eight projects, four of which were turned over to the Government for operation, and the remaining four—

(Continued on page 81)



An aeroplane view of Carney's Point, N. J., one of the du Pont company's tailor-made towns.

Science--Organized at Last!

After years of duplication and scattered work all government and private research effort has been brought together and is now being properly correlated

By VERNON KELLOGG

Of the National Research Council

AMERICA prides itself on its genius for organization. To say that a man is a great American is almost to say that he is a great organizer. We have gone far and gained much in organizing our business, our industry, our agriculture, our labor. But strangely, we have not yet organized our science. Now is the time to do it.

Science gave a new and startling proof of its practical value, its indispensability, during the war. It was the aid of science that enabled Germany to carry on its formidable war effort as long as it did; it was science that enabled America and the Allies to overcome this effort. This is not to overlook the tremendous rôle played in the war by actual fighting, by business and industrial organization, and by moral factors, the human intent to win and national psychology and patriotism. But scientific knowledge and its application especially characterized the conduct of the whole war.

And similarly, it will be to science that the world must turn for aid in meeting the after-war problems. We shall need to draw on all we know; we shall need to know more. Knowing more will depend on a renewed and ardent pursuit of scientific study, scientific research, and it will depend also on a thorough organization of scientific effort. The application of the same principles of organization which have made a success of our business and industry will make a success of our science. And the success of our science will mean an increase of our national strength and the betterment of our national well-being.

War Helped Here

THE Great War gave a great stimulus to scientific research and application and to scientific organization. And the forward countries of the world have not failed to take advantage of this stimulus and to profit by the lesson of the war. They are moving toward the organization of science. England has established a governmental Department of Science and Industrial Research with an initial endowment of \$5,000,000, to stimulate and support and coordinate scientific investigation for the benefit of the Empire. In addition, the Dominions, notably Canada and Australia, have independently appropriated funds for similar work.

Japan has also established a National Laboratory for Scientific and Industrial Research, with a fund of two and one-half millions of dollars, for use during the next ten years. And Italy, despite, or perhaps because of, political and social difficulties, is also establishing a National Research Council. France is less forward in efforts along this line, although the matter is under active discussion. And, finally, America has made its step along the same line by the organization of a National Research Council, the avowed purpose of which is to mobilize the whole strength of American science for the promotion of the

national well-being and the advance of science itself.

All of these efforts to promote the recognized fundamental scientific basis of national strength and well-being are out-growths of the war's revelations. The British, Japanese, and Italian foundations date from 1916 and 1917. And it is from that period also that our own National Research Council dates. The Council was established to make available to the government in its great struggle all the scientific knowledge and resources of the country.

To Bring All Together

THE Government had already many strong special scientific bureaus, but there were thousands of scientific men scattered all over the land, unattached to Government service, and in their isolation and unorganized condition, almost unavailable for practical use, although eager for opportunity to help. The recognition of this fact led to the swift organization, by the initiative and through the volunteer efforts of the scientific men themselves, of the National Research Council. It was not exactly the springing up of a million men to seize arms and, untrained and unled, to form a great army to save the country, but it was the voluntary offering of thousands of trained and experienced scientific investigators to put themselves and their knowledge and capacity, under proper suggestion and leadership, at the service of their country.

And they did real service. The men who know the secrets of the war know that; the responsible men of the Army and Navy will gladly testify to it. Joining their effort through the organized National Research Council with that of the scientific men already in regular government service in army, navy, and Washington bureaus, they attacked energetically and simultaneously all the pressing war-time technical problems.

Under the general direction of the Council the great centers of research throughout the country were kept occupied with government work. In more than a score of leading universities the scientific laboratories gave feverish attention to problems of military optics, of ordnance, munitions, topography, and food conservation. The Council also directed investigations relating to gun defense, dyes, high explosives, smoke screens, wireless telegraphy and telephony, fuel substitutes, detection of submarines, testing of materials and pathological and medical problems. Associated with the Council was also the group of psychologists whose work revolutionized the methods of organizing Army and Navy personnel.

Space prevents further details of the work accomplished by the organization of American science under the stimulus of the war. One thing, however, must be noted in this connection, and that is that one of the most dismal failures of the war was made in the

endeavor by all of the principal belligerent countries to utilize the inventive genius of the average citizen. One of the scientific men of America best acquainted with the inventive efforts and their failures and successes in all of the allied countries during the war, has recently written:

"Every major belligerent had a board of inventions and research to which every man with an idea was asked to communicate that idea. All of these boards had precisely the same experience, in England, France, Italy and the United States. They all agree that not one suggestion in ten thousand which came in in this way was of any value whatever, and that the occasional worth-while idea which was presented to these boards was in general arrived at earlier in other ways.

"It may then be set down as a fact fairly well established by the experiences of the Great War that rapid progress in the application of science to any national need is not to be expected in any country which depends, as most countries have done in the past, simply upon the *undirected* inventive genius of its people to make these applications."

Speeding Up Science

THE lesson of the war as regards science, then, is, first, that the efforts of scientific men can be greatly speeded up by a proper stimulus; second, that these efforts can be made immensely more effective and fruitful by a proper organization; and, third, that while such an organization can be encouraged and helped by the Government, it can be effected by cooperative effort among scientific men themselves.

The founding of the National Research Council is the outgrowth of this lesson. And the special characteristic—and a truly American one—which distinguishes it from the other rather similar organizations of England, Canada, Australia and Japan, and also from the already long-established government scientific bureaus of our own country is that, although officially recognized by the Government, it was not initiated or organized by it and is not supported by it. It is the outcome of a nation-wide cooperative effort of the scientific men of America, including representatives of the universities, the various special privately endowed research institutions, the scientific laboratories of the great industries and the Government scientific bureaus, and the numerous unattached specialists. And it is entirely controlled, in a thoroughly democratic way, by these many cooperating scientific investigators. It derives its support from funds contributed from private sources.

Now that the special emergency, the war-time need, is past, the Council has reorganized itself on a permanent peace-time footing and intends to try to make itself useful in connection with any of those problems of peace time, especially the larger national ones, to the solution of which science can directly

contribute. Many of these problems are too many-sided for individual handling. Many of them need to be attacked simultaneously, in various parts of the country and from different angles. The cooperation of physicists, chemists, and engineers is needed for a successful solution of some; of chemists and biologists for others; of geologists, geographers and meteorologists for still others, etc.

We need a great cooperative scientific investigation of food and nutrition; the National Research Council has put it under way. We need far more study on a very wide scale of the problems connected with the preparation and use of fertilizers, of ceramics, of alloy steels, of synthetic drugs. The Council has begun this study. There are great scientific problems of direct bearing on our national well-being in connection with public health and sanitation, with forestry, with intensive agriculture.

Double the Light, Same Price

AND there are many others which may not at the moment seem to have so tangible a relation to practical affairs, the solution of which may nevertheless serve as the indispensable fundamental basis for future practical use. The discovery but a few years ago by a physicist working at a problem of so-called "pure science" led to an improvement in the making of electric-light bulbs which gives us now twice the light for the same money formerly expended. It has meant a saving of millions of dollars a year to the people of the country.

The business men of this country, therefore, in whose work and success science plays much more of a part than most of them perhaps realize, ought to be interested in the aims and possibilities of the National Research Council, for the results of its work may have much significance to them.

The Council is organized primarily as a permanently constituted part of the National Academy of Sciences. The congressional charter of the National Academy provides that "the Academy shall, whenever called upon by any department of the Government, investigate, examine, experiment, and report upon any subject of science or art." Under this provision the Academy has acted since the time of its establishment as an official adviser of the Government on a wide variety of questions. At the time of its foundation during the Civil War, as the earlier records of the Academy indicate, its committees and its members dealt actively with military and naval problems of precisely the same type as those which have insistently pressed for solution during the recent war. It was thus a natural step on the part of the Academy to offer its services to the President at a time, in April, 1916, when our relations with Germany were already tense, and for the President to accept the offer and to request the Academy to organize the scientific and technical resources of the country in the broadest and most effective manner, to accomplish the objects in view.

This request from the President was accepted by the Academy, and, fortified by its charter, it took steps which soon led to the establishment of the National Research Council, without seeking additional authority. However, as the work of the Research Council progressed, it became evident that a definite formulation of its objects by the President, and an expression of his desire that it be perpetuated by the Academy and perma-

nently assured of the cooperation of the various departments of the Government, would serve a useful purpose. The President's recognition of this fact led him to issue an Executive Order on May 11, 1918, which serves to supplement the charter of the Academy and constitutes a request for the permanent exercise of such functions as the National Research Council has been able to render.

This Executive Order so clearly and concisely defines the functions and duties of the

It Wasn't All Triumphs

NOW that it's all over and the different triumphs have been duly advertised, we might pause to take counsel from some of the mistakes. You probably will learn with pained surprise that one of the dismal failures of the war was the result of attempts to utilize the inventive genius of the average citizen. We, like other belligerents, had our board of inventions, but—

"All agree," says an authority, "that not one suggestion in ten thousand which came in in this way was of any value whatever, and that the occasional worthwhile idea which was presented to these boards was in general arrived at earlier in other ways."

Which brings home the error of a nation relying on the undirected inventive genius of its people. The cure is organization—and Mr. Kellogg shows here how it is being applied.—THE EDITOR.

Council that they may best be stated by direct quotation from the order, as follows:

In general, to stimulate research in the mathematical, physical, and biological sciences, and in the application of these sciences to engineering, agriculture, medicine, and other useful arts, with the object of increasing knowledge, of strengthening the national defense, and of contributing in other ways to the public welfare.

To survey the larger possibilities of science, to formulate comprehensive projects of research, and to develop effective means of utilizing the scientific and technical resources of the country for dealing with these projects.

To promote cooperation in research, at home and abroad, in order to secure concentration of effort, minimize duplication, and stimulate progress; but in all cooperative undertakings to give encouragement to individual initiative, as fundamentally important to the advancement of science.

To serve as a means of bringing American and foreign investigators into active cooperation with the scientific and technical services of the War and Navy Departments and with those of the civil branches of the Government.

To direct the attention of scientific and technical investigators to the present importance of military and industrial problems in connection with the war, and to aid in the solution of these problems by organizing specific researches.

To gather and collate scientific and technical information at home and abroad, in cooperation with governmental and other agencies, and to render such information available to duly accredited persons.

Effective prosecution of the Council's work

requires not only the cordial collaboration of scientific and technical men of the universities and special research institutions all over the country, but also those connected with the scientific and technical branches of the Government.

Here to Stay—and Work

AS now organized, the National Research Council has permanent headquarters in Washington, with an executive staff of scientific men giving their whole time to the work of their respective positions. The Council's field of activities is divided among thirteen divisions, gathered into two main groups; first, one of six "general relations" divisions, and second, one of seven divisions devoted to special lines of science and technology. Each of these divisions has a resident chairman and a small office staff in Washington and a number of non-resident members.

In the first, or "general relations" group of divisions, there is a Government Division, under the chairmanship of Dr. Charles D. Walcott, secretary of the Smithsonian Institution; a Division of Foreign Relations with Dr. George E. Hale, director of the Mt. Wilson Solar Observatory, as chairman, and a membership including various well-known scientific men, and Mr. Elihu Root, former Secretary of State, and Mr. William Phillips, present Assistant Secretary of State; a Division of States Relations, to maintain close contact with all State bureaus of science; a Division of Educational Relations, with a membership including officially appointed representatives of all the principal university associations, and the United States Bureau of Education, together with a number of other members, among whom are Abraham Flexner, secretary of the General Education Board, H. S. Pritchett, president of the Carnegie Foundation for the Advancement of Teaching, and Herbert Hoover; a Division of Industrial Relations, with a membership representing the Government Bureaus of Mines and Chemistry, the Naval Consulting Board, and a number of large American industrial and engineering concerns; and, finally, a Division of Research Information, with a long list of members representing such Government bodies as the Department of State, the Military Intelligence Service, the Public Health Service, the Department of Justice, the Post Office Department, the Department of the Interior, and other organizations such as the Wistar Institute of Anatomy and Biology, the School of Hygiene of Johns Hopkins University, and the Harvard Graduate School of Business Administration. This division has the largest permanent staff of any of the General Relations Divisions and will be a veritable national center of information concerning American research work and research workers, with all of its information promptly available to institutions and individuals interested in knowing at any time what problems are under investigation in America and their status.

In the group of divisions relating to special lines of science and technology there is a Division of Physical Sciences with members representing the American Astronomical Society, American Physical Society, and American Mathematical Society, together with others.

This division has attached to it over a score of special committees for the consideration of problems in as many different special

(Concluded on page 99)

For Peace in Industry

Representatives of consumers, employers and labor are trying to settle their differences at a conference in Washington. The result? Well, here is how a similar meeting worked out in Canada

By STEPHEN T. EARLY

CANADA has held her first National Industrial Conference. Capital and Labor interests of the Dominion brought their peace offerings and, as a result, the Canadian legislature is charged with molding a new industrial constitution—one that will free the country of industrial wars and safeguard the interests of its citizenship as a whole.

Particular interest attaches to these proceedings in the land of the North inasmuch as the United States is now holding its own National Industrial Conference, with appointees representing the employers, labor and the public at large. Five delegates from the National Chamber: Harry A. Wheeler, Vice-President Union Trust Company, Chicago; Homer L. Ferguson, President National Chamber; Ernest L. Trigg, Vice-President and Manager John Lucas & Company, Philadelphia; John J. Raskob, Vice-President Dupont Powder Company; and Herbert F. Perkins, Vice-President International Harvester Company, Chicago, are included in the employers' group. Let us look at the proceedings of the Canadian conference for suggestion and illustration of what our own may accomplish.

It required a week of almost continuous meetings for the Canadian government to collect the data upon which it could build new legislation and modify existing statutes. It will require a generation or more before that building and tearing down of legislation is completed. But, the important fact is that the start has been made. Certainly Canada, between the years 1919 and 1937, will not lose the 14,937,229 working days that were lost to her industrial life and development during the preceding 18 years. She will not suffer the same 2,127 disputes between the employees and managements of her 18 foremost industries nor will she see those 620,000 workers again as strikers.

For Canada those conditions belong to the past. If she can prevent, they shall not recur in the future. It was for this purpose that the Canadian Government summoned 195 delegates to Ottawa on the 15th of last September and paid good money to keep them "in conference." Of those 195 delegates, 65 were employers, managers and capitalists, 40 were of the community or people, and 90 were working men and labor unionists. They started with definite proposals formulated because they had

been notified as far ahead as July what was expected of them. In this particular they had the advantage of our own conferees today, more hastily summoned to Washington.

In response to the July notification, signed by the Minister of Labor, Hon. G. D. Robertson, 195 men and women (of course the women delegates were invited) assembled in Ottawa on the morning of September 15. They came armed with strong convictions and the determination not to fight or air their causes in a selfish light, but ready to discuss amicably with one another the merits of their respective positions. This they did openly, frankly, unselfishly, indicating a whole-hearted sympathy with the government and a desire to aid it in its difficult task. It was this spirit of conciliation, of far-sighted broad-mindedness, manifested by the different groups from the very inception to the end, that made Canada's National Industrial Conference the great success it was.

No small amount of credit for this success belongs to the Minister of Labor and his assistants. They were the Government's

executives in charge of the Conference. What it was humanly possible for them to do to contribute to its success these officials did in a most generous way. Through their efforts, a joint committee of workers and employers, acting under an independent chairman, met in August, drafted the final agenda of the Conference, and arranged other procedure.

This committee was composed of three representative workers and three employers. It drew up the program that was followed by the 195 throughout the Conference sessions. Of the subjects selected, none was omitted that contained even an indirect or contributory cause for the conditions the Conference was to face.

The Principles Adopted

THE effect of this committee's work was reflected in the final achievement—the unanimous endorsement by the Conference of six of the nine broad subjects comprising the program. They were: The question of the desirability of unifying and coordinating the existing labor laws of the Dominion Parliament and of the Provincial Legislatures, and the consideration of any new labor laws which were deemed necessary; consideration of minimum wage laws; recommendations of the Royal Commission on Industrial Relations in favor of the establishment of a bureau to promote the development of joint industrial councils; recommendations of the Royal Commission on Industrial Relations regarding the establishment of joint plant and industrial councils; consideration of resolutions relating to any other features of the Reports of the Royal Commission on Industrial Relations; consideration of the labor features of the Peace Treaty and of any other proposals which might be introduced bearing on the relations between employers and employees.

The remaining three questions, on which the Conference and committees disagreed, were, first, consideration of the recommendations of the Royal Commission on Industrial Relations respecting hours of labor.

On this question the employers took the position that the Government should appoint a commission to investigate the advisability of legislating fixed hours for labor. They reported to the Conference, "Resolved that appropriate government commissions,



composed of an equal representation of the employers and employees of the various industrial, producing and distributing industries, should be appointed to undertake investigations as to the adaptability of the hours of labor principles of the Treaty of Peace to the different industries of the country and to report as early as possible."

Briefly summarized the attitude of the employers was:

"Our national production is going down, our expenses going up, and any further steps in this line—shorter working hours, closed shops and collective bargaining—will result in something close to economic ruin."

And the workers replied: "You always did cry blue ruin when any concession was asked by labor. You must consider the human element first and reduce your profits if necessary, in order that the workers shall be employed under such hours and conditions as make for health and contentment."

The second question covered the employees' right to organize, recognition of labor unions, and the right of employees to collective bargaining. On this question there was a semi-agreement between the labor and employers groups on the right to organize. The other questions produced the widest divergence. The employers admitted the right of employees to join any lawful organization, but did not think they (the employers) should be required to recognize unions or to establish "closed shops." They insisted upon the right, when desirable, to maintain their plants as "open shops," meaning that no employer should discriminate against any employee because of the latter's membership or non-membership in any organization. They also felt that they should not be required to negotiate except directly with their own employees or groups of their own employees.

The labor leaders stood squarely for the right of collective bargaining, the right to organize (which was not disputed by the employers), and for the recognition of labor unions. It cannot be said, however, that they were disappointed by the attitude adopted by the employers. They regarded it as holding out more hope for future agreements on the questions involved than any previous attitude. They said the Conference itself was in reality a recognition of trades unionism, or labor organization, and was further "a very considerable step toward the attainment of our objects."

The third question brought up consideration of the recommendations of the Royal Commission on Industrial Relations that the findings of the Commission be put into effect in all work controlled by the Government where the principles of democratic management can be applied. The employers explained that this question was one of direct interest only between the workers and the Government. They said:

"The undersigned members of your committee beg leave to report that the matter referred to them does not in their judgment come within their province, but that it is entirely a question between the Government and their employees concerned."

Provision for the settlement of this question undoubtedly will soon be made by the Canadian Parliament. It will probably be one of the first considerations of the legislature when the enactment of new labor laws is undertaken.

Thus it will be seen that while these three questions failed to receive the unanimous en-

dorsement of the Conference they nevertheless were made, for the first time, subjects of friendly discussion between "Labor" and "Capital." The industrial history of Canada will record this as an accomplishment of greatest value, contributing to the final establishment of industrial peace in the Dominion. Future consideration of these same subjects and their ultimate solution is certain to be the outgrowth.

Of great value also to the industrial interests of Canada, and that embraces the welfare of the nation as a whole, are the nine proposals which the Conference gave Parliament and the Government officials in the form of recommendations and acts. These carry the united decisions of the Dominion's labor organizations, of the "people's" representatives, of the employers and so-called "big business." It is with these that Parliament will begin building Canada's new industrial constitution. They propose: indorsement of the scheme of joint industrial councils, an investigation of proportional representation, to be made by the Government; minimum wages to be fixed throughout the Dominion for women and girl workers; an investigation of state insurance for old age, disability and unemployment, and for pensions for widows; an extension of the housing system; free and compulsory education for children up to 14 years of age; adoption and execution of the Royal Commission's report favoring free speech and freedom of the press; the taking of every possible step by the public authorities to prevent unemployment; the appointing of boards by the Dominion and provincial governments, with equal representation from employers and employees, to make uniform the laws relating to the welfare of all industrial workers in the Dominion.

An analysis of the Conference shows some rather interesting facts. One is that Canadian capital and labor have agreed on nine questions, not a single one of which was ever agreed upon before. Another is that the agreement was national in character. President Wilson's conference may be the means of accomplishing a like understanding between American capital and labor. He followed Canada's lead but used entirely different methods. None of the delegates knew what was expected of him in the conference until the sessions had been formally opened. The Canadian Government on the other hand gave to each delegate, as we have seen, a complete program eight weeks in advance. Meetings between the different "party" delegates took place before they met in Ottawa. Hence many of the delegates sent by manufacturers, labor organizations and the people came together on the floor of the Ottawa Conference already friends. Moreover, they knew precisely what to do, what to say, and what not to say, all of which was a tremendous influence toward swift and efficient action.

The most surprising feature of the Ottawa conference as observed by one on the outside was the calm and almost indifferent attitude of the delegates. They viewed their accomplishments in much the same manner as the fellow who collects a wager made on a certainty. Inquiry developed this assumption to be correct. The delegates knew before the conference had been convened that it would be successful. The National Industrial Conference, it was called by the Government. The National Industrial Peace Conference, was the name it should have been given. It

was a peace conference. It will be known hereafter as the First National Industrial Peace Conference of the Dominion of Canada.

It was so peaceful that there was never a ripple to disturb its smooth, placid surface. In fact it was so peaceful that some observers without inside information grew suspicious and hinted that the trouble lay deeper and was being purposely concealed by the delegates on the floor. This rumor was exploded and soon died. There was no foundation for it.

The records of the Conference containing every word uttered from the invocation to the benediction show that not a single word of recrimination was spoken by any delegate, labor leader of the radical or conservative element, banker, employer, manufacturer, lawyer and politician inclusive. For those who believe that labor leaders and capitalists are such deadly enemies that life and death grapples are the only way they can get together, the Ottawa Conference gives a lesson of special educational value. To us all, it was a revelation.

Dutch Need Iron

AND steel too. The Netherlands has no iron deposits. The present iron and steel situation is one of accumulated shortage. In 1913 over two million metric tons were imported. This total dropped each war year until in 1918 it stood at only 164,911 tons. Two-thirds or more of these imports came from Germany, though Belgium and Great Britain helped slightly.

No less than 88 iron foundries were listed in the Netherlands in 1918. They make anchors, iron wire, wire nails and blunt nails. Nine establishments make screws, and of course the Dutch manufacture of skates is famous—not to be confused with Dutch courage! Iron bedsteads are another item. Three steel foundries are operated in the Netherlands. One rolling mill is found at Amsterdam. Steel cable, files, and industrial tools and garden tools fill out the rough outline. The Dutch metal industries employ 95,000 souls or over.

The outbreak of the war caused a sudden crash in the prosperity of the Dutch metal industries. But old orders kept factories running and mobilization eased the labor situation. In 1915 orders rose. The German embargo on cast iron export made Holland turn to Scandinavia and America for supplies. High prices, high freights, extra charges and navigation risks, etc., all affected the situation. But in 1917 things grew brighter. Then lack of fuel became acute and 1918 saw the worst year yet.

The official control of war-time was removed in the spring of 1919. Today there remains much to be desired, but conditions are favorable for exporters and manufacturers of iron and steel, machinery, tools, and electrical equipment in this country. They will find themselves dealing with a co-operative purchasing association of the metal industry known as the "Coopra" in its cable address—Coopra, Rotterdam. Its membership includes Government-owned and private railways, the Government coal mines in Limburg, the Navy Department, nearly all of the shipyards, as well as a number of electrical and gas plants and machine-construction plants.

Listening In on Congress

Wit and fancy rescued from the oblivion of the Congressional Record and presented as an intimate picture of our lawmakers as they struggle to get the will of the people on the statute books

STRAWS show which way the wind blows. But when the atmospheric disturbance caused by the debates over the League of Nations blows the straws in all directions at the same time, how is one, even a United States Senator, to be guided by public sentiment?

MR. BORAH: Mr. President, the telegram which has just been read into the *Record* from the League to Enforce Peace lays stress upon the proposition that some of the former political friends of Senator Johnson, of California, disagree with him as to the League of Nations, I suppose, drawing the inference that he would thereby suffer politically. It may be possible, Mr. President, that Senator Johnson will be able to recoup his losses of Republicans in California by gains from the Democrats in Massachusetts. I desire to read a portion of the platform which was adopted by the Massachusetts Democrats, in convention assembled on last Saturday. They favor the ratification of the treaty, "provided the covenant is so amended"—not that reservations shall be made to it—but that it shall be "so amended as to give to no other nation more votes than the United States; to protect the sovereignty of the American people; to protect the right of self-determination, and to refrain from adding to the burden of peoples wanting to be free and independent."

MR. NELSONS: If the Senator from Idaho will allow me, I desire to interrupt him. Why does the Senator not also ask to have inserted in the *Record* the Republican platform which was adopted in Massachusetts in juxtaposition to the Democratic platform? It might possibly throw some further light on the subject.

MR. TRAMMELL: I was going to make an observation along the lines of the statements made by the Senator from Minnesota that I thought the Republicans would probably offset the Democrats in Massachusetts.

MR. BORAH: In what respect does the Senator think so.

MR. TRAMMELL: In regard to this endorsement of the League of Nations with no modifications or amendments which would result in reopening negotiations. That seems to have been the indorsement of the Republicans in Massachusetts.

MR. BORAH: I am perfectly willing to have the Republican platform inserted in the *Record*; and, so far as my construction of it is concerned, I understand it to be an indorsement of reservations, unmistakable and efficient to accomplish certain things which they define. While that is not my program, it is far from being the program, as I understand, of those who are in favor of the treaty upon the other side of the Chamber. So I do not see any particular consolation to them in that platform. However, I shall be glad to insert it in the *Record*.

MR. HITCHCOCK: Mr. President, the Senator from Idaho has somewhat mistaken my purpose in presenting the telegram from California showing a tremendous repudiation of Senator Johnson's views upon the League of Nations. My purpose was not to show that Senator Johnson had lost personal following there; my purpose was to show that the Republicans of that State, the business men, the laboring men, the churches, the women, large portions of the reception committee, and many of his former campaign managers repudiated his attitude upon the League of Nations.

THERE are 531 members in the two houses of Congress. Each of these has something that raised him above his neighbors—or he would not hold his seat. Every one of them is unusual, and many of them are remarkable men. Their places are won largely through wit and speech; it is but natural, therefore, that the continual thrust and parry of debate on the floor produces verbal duels and slugging matches as entertaining as any that our dramatists have striven laboriously to create.

It is solely with the purpose of giving you a better and more human understanding of the congressmen and their job that we present these fragments of their proceedings. There are no dark political motives actuating the reporter who covers the assignment. Do not, gentle reader, attempt to discover herein any editorial design except that of rescuing for you some excellent and illuminating reading that otherwise would be lost.—THE EDITOR.

MR. BORAH: How does the Senator construe the Democratic platform in Massachusetts with reference to the amendment of Senator Johnson? Does he construe that to be in harmony with his position?

MR. HITCHCOCK: I am not construing platforms. If I were to construe platforms, I would construe the platform which was adopted by the Republican convention in Massachusetts, to which reference has already been made and which, with the Senator's permission, I should like to read at length—

MR. BORAH: I will permit the Senator to read it; but the difference between the Senator from Nebraska and the Senator from Idaho is that I am perfectly willing to construe both platforms; it does not make any difference to me which platform the Senator reads; but will not the Senator before he takes his seat state what he understands to be the position of the great Democratic Party in the State of Massachusetts with reference to the particular proposition which Senator Johnson represents?

MR. HITCHCOCK: Mr. President, the Democratic Party of the State of Massachusetts has on so few occasions been of any service to the national Democratic Party that I am not so much interested in their attitude. However, there is one notable exception, which has given us the presence of the able Democratic Senator from Massachusetts, Mr. Walsh, but such events are so rare and depend so largely on personal strength that we who represent debatable States and Democratic States are not worrying about the resolutions that may be adopted by the Democrats of Republican Massachusetts.

We see, however, a peculiar significance when the dominant Republican Party of the State from which the Republican leader hails speaks on the treaty. We see in the attitude of those Republicans from Massachusetts, as we see in the attitude of the Republicans of California repudiating the attitude of their favorite son, a tremendous evidence that the Republican as well as the Democratic sentiment of the people of the United States is overwhelmingly in favor of the League of Nations.

MR. BORAH: It seems to me that the Senator's reference to the Democrats in Massachusetts is hardly justified by the facts; the Democrats of Massachusetts have furnished quite as much strength to this Chamber in the present situation as have the Democrats in Nebraska. The Democrats of Nebraska have furnished one Senator and the Republicans have furnished one, and that is what the Democrats of Massachusetts have done.

MR. HITCHCOCK, Mr. McCORMICK, and Mr. EDGE addressed the Chair.

MR. BORAH: Just a moment.

THE VICE-PRESIDENT: This is not a chorus.

MR. BORAH: It is true, Mr. President, that the Democrats of Nebraska have furnished a candidate for President more often than have the Democrats of Massachusetts, but they are not any nearer the White House than the Democrats of Massachusetts.

From the League to—

BBETTER that the attention of the Senate be directed from political vagaries for a moment to settle an important question for a constituent in Ohio:

THE VICE-PRESIDENT: The Chair lays before the Senate a letter which will be read.

The Secretary read as follows:

LAKE VIEW, OHIO, October, 2, 1919.

THOMAS R. MARSHALL, Vice-President,

Washington, D. C.

MY DEAR FRIEND: I will ask you to do me a favor. I had a big, fine baby boy to come at my house last Monday morning, September 29. He weighed 12 pounds 8 ounces. I have no name for him. He is a big, fine-looking baby, and I want some bright man to name him. Will you please put this to the Senate and the House of Congress? The man who will give the baby the biggest prize can have the name. Dr. Barret attended; E. L. Van Horn, Gusto Wales, and Martha Griffin present when the baby was born. This is no fraud. I said before the baby was born if it should be a boy, I would ask some Member of Congress to name him.

This is our first baby, Mr. Marshall. See what you can do for me in regard to getting the biggest prize for naming the baby. I will close for this time. Please let me know soon.

Yours respectfully,

ANDERSON T. THOMAS.

NANCY J. THOMAS.

Low Prices? Nobody Wants 'Em

WHEN does profit become larceny? A nice point of distinction is raised in regard to the trade practices of "Indian John," jobber in small fruits, and of the sweet young

thing at the church bazaar. The results of the operations of their kind are shown in the stenographer's ready desire to buy \$16 shoes and the ire of the rich man who considers it a reflection on his intelligence to pay \$12 for a shirt.

Mr. KEARNS, of Ohio: Go to any first-class hotel and undertake to buy ready served a pound of meat. No one is going to know whether your bill for that one pound is going to be \$3 or \$6. The retailer, as you well know, is tacking on his profits anywhere from 50 to 500 per cent, and the people of this country paying it. I heard a story told the other day by a man in this House who lives up in Maine.

There was an old Indian intelligence to pay \$12 for a shirt, whom he called "Indian John," who was in the habit each spring or summer of picking berries and bringing them down to the housewives of the town and selling them. He had always been getting anywhere from 8 to 10 cents a quart, but this year he charged 38 cents, and some good housewife asked him why the increase in the price. The Indian replied, "Helly big damn war somewhere." That is the reason we are charged, and that is the reason retailers of this country are robbing the purchasing public, because there has been "A helly big damn war somewhere," and the men and women of this country are paying the bill. [Applause.]

Mr. PADGETT, of Tennessee: Mr. Chairman, there has been a good deal of discussion on the question of the high cost of living and some gentlemen who have recently spoken have been referring to the question of percentages. Looking at it from the viewpoint of the consumer, I think I may illustrate the question of percentage and profiteering and get a good idea of the definition of percentage by a little incident that I heard not long ago.

It was said that there was a church bazaar, and a young lady in there had a little article that she called to a man present and said, "I want you to tell me what percentage of profit I have made. Here is an article that cost me 10 cents and I have sold it for \$10. What is the percentage of profit?" He said, "Miss, that has passed out of percentage into larceny." [Laughter.] And from the viewpoint of the consumer that is the way with the percentage of these profiteers—it is no longer percentage, it is larceny. [Applause.]

Senator DIAL, of South Carolina: The trouble, Mr. President, and the chief cause of the high cost of living, is that people have quit the farms and have gone to town. They want to get into houses, instead of working outdoors. I left here the other night on a train. A gentleman happened to be sitting by me in the smoker who, as it turned out, was a former client of mine. He was a manufacturer of shoes; he owned a shoe factory; and he told me the other day his wife bought a pair of shoes which cost her \$6, and that was the highest price she had ever paid for a pair of shoes.

In a day or two his stenographer came in

wearing a new pair of shoes and he asked her what her shoes cost, and she said they cost her \$16. He told her she was not able to pay that much for shoes, but she answered that she made the money and she was going to buy such shoes as she desired to buy. That is one reason why the cost of living is high; it is high living. People are spending money unnecessarily.

The other day I heard of a colored man

better pick his out pretty soon to get the pattern he wanted. My informant inquired who bought such shirts, and was told the boys in the mills.

I dined with a friend the other day, a very rich man, whose salary, I think, is \$25,000 a year, who said that he stepped into a store the other day with the idea of purchasing a silk shirt. He said that he had never owned one before. He asked the clerk the price of the shirt, and was told \$12. He said, "I would consider it a reflection on my intelligence to pay \$12 for a shirt." He asked the clerk, "who buys that kind of shirts?" and was told the barbers and the hack drivers and the boys who want to blow in.

That is the trouble with this country; the people have quit work and are going to the towns, and yet we expect prices to go down. What we need is to have our people get some tools and go back on the farm and produce some thing to eat.

Joseph Started It

IT has taken Joseph, one of the earliest and most successful of the prophets, to rescue the time-honored practice of profiteering from eternal disapprobation during recent Congressional colloquies. The fact that the original profiteer operated with no little success in business and later in politics, seems to have convinced some of its bitterest opponents that a great deal might be said in favor of profiteering as a legitimate and laudable enterprise.

Mr. LUCE, of Massachusetts: Let me recall for a few minutes the story of the great original profiteer. It has peculiar application to the bill in question, because if a law such in spirit as is here purposed had prevailed in the time of the great original profiteer, no food could have been stored in Egypt for more than 12 months.

I want that to sink in. If a law such in spirit as this had been on the tablets in the time of which Genesis speaks, you never would have had the story of Joseph, and inasmuch as the story has been of instruction to many generations and to many millions of mankind, I for one am very glad that the bill recommended by the Committee on Agriculture was not passed by the congress of Pharaoh. [Laughter.] Now, let us recall that—

"It came to pass at the end of two full years, that Pharaoh dreamed: and, behold, he stood by the river.

"And, behold, there came up out of the river seven well favored kine and faltered; and they fed in a meadow.

"And, behold, seven other kine came up after them out of the river, ill favored and leanfleshed; and stood by the other kine upon the brink of the river.

"And the ill favored and leanfleshed kine did eat up the seven well favored and fat kine. So Pharaoh awoke."

Now, let me come to the time when Pharaoh summoned his right-hand man, destined to go down to immortal—I must not say fame; would not harmonize with the adjectives employed in the yellow press of today, to which we must give implicit faith and confidence

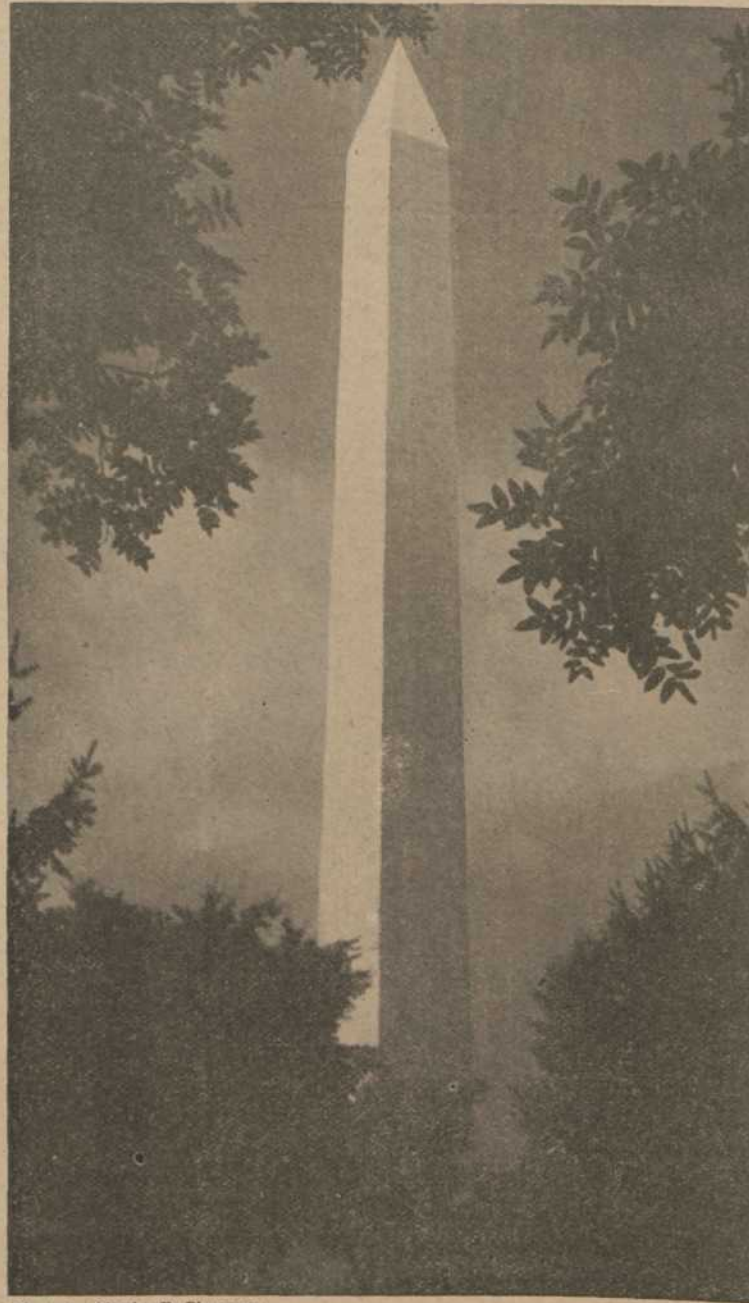


Photo by Charles T. Chapman

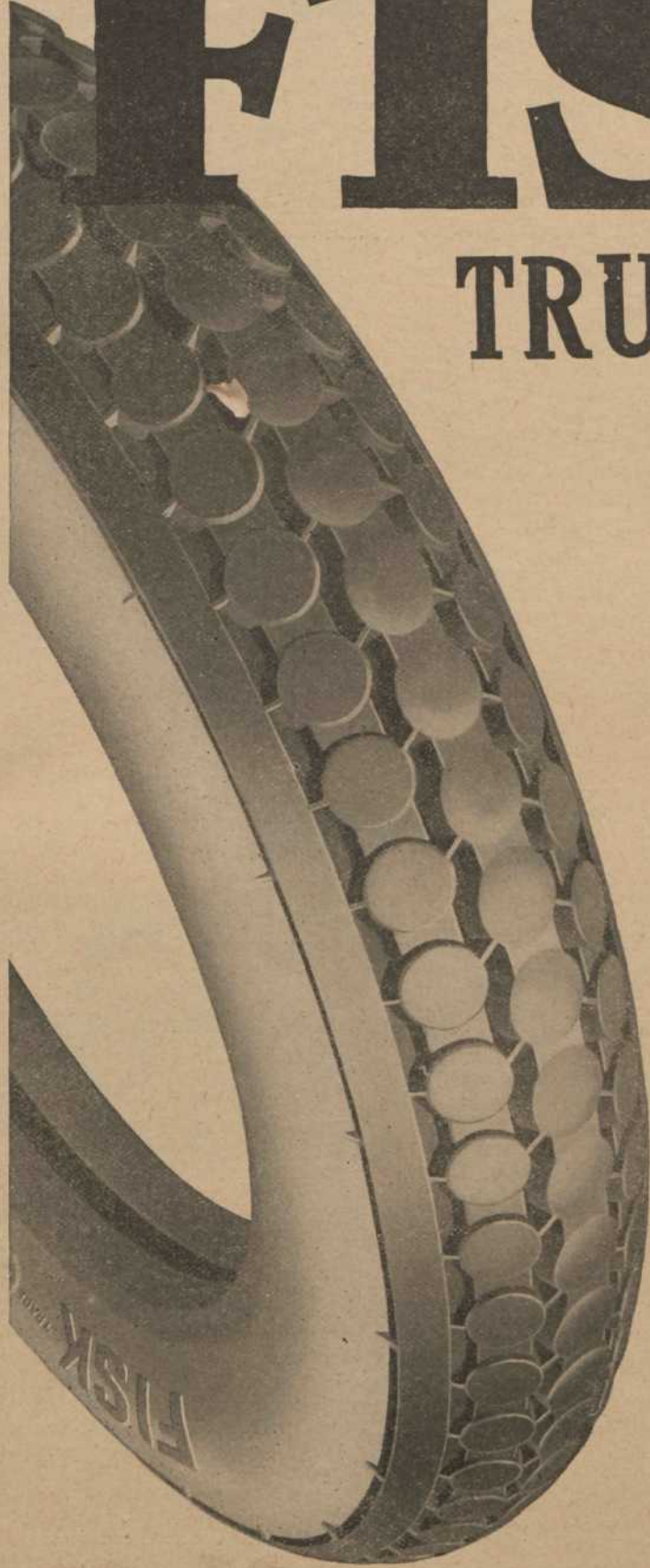
Now, ladies and gentlemen, to your right is the Washington Monument. It is a little over 555 feet from its base to the point of aluminum that crowns the top. The cornerstone was laid in 1848 and the obelisk was not completed until thirty-six years later.

stepping into a store in my adjoining county and asking to see some shirts. They showed him a \$2 shirt and he said that was not fine enough. Then they showed him a \$6 shirt and he said that was not good enough. He was next shown a \$10 shirt, and he said he would take three of those; and he pulled out three \$10 bills and paid for them. That is one reason for the high cost of living.

I heard a man say the other day as he stepped into a store where they had a pile of shirts as high as his head. A youth entered the store and asked the merchant the price of the shirts. The merchant told him they were \$6, and if he wanted any of those shirts he had

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but let me say that this man went down to everlasting ignominy because he saw fit to tell Pharaoh what his dreams meant. And Joseph—that is the man's name—

"Joseph said unto Pharaoh, the dream of Pharaoh is one: God hath shewed Pharaoh what He is about to do.

"The seven good kine are seven years; and the seven good ears are seven years: the dream is one.

"The seven lean and ill favored kine that came up after them are seven years; and the seven empty ears blasted with the east wind shall be seven years of famine.

"And the seven years of plenteousness that was in the land of Egypt were ended.

"And the seven years of dearth began to come, according as Joseph had said: And the dearth was in all lands; but in all the land of Egypt there was bread.

"And when all the land of Egypt was famished, the people cried to Pharaoh for bread: And Pharaoh said unto all the Egyptians, Go unto Joseph; what he saith to you, do."

Imagine, if you can, today, proceeding on his triumphal tour through the West, the Chief Executive saying unto the people, "Go unto the storage men, who know something about this situation, and follow their advice." [Laughter.]

Now, what happened?

"And the famine was over all the face of the earth: and Joseph opened all the storehouses, and sold unto the Egyptians; and the famine waxed sore in the land of Egypt.

"And all countries came into Egypt to Joseph for to buy corn; because that the famine was so sore in all lands."

This went along until the great original profiteer saw his chance to make a killing, and he said, "I have stored up all the corn and I will feed you," and he sold the corn. He said,

"I will give you corn if you will give me land." And they traded all the land of Egypt until this man Joseph, the great original profiteer, had all the land in his possession, and he turned it over to Pharaoh; and then he made a trade with the people. "And it shall come to pass in the increase that ye shall give the fifth part unto Pharaoh." That is, he demanded, as a return for his foresight, that a fifth part of the products of all the land of Egypt should belong to the King. What he said was:

"Four parts shall be your own for seed of the field, and for your food, and for them of your households, and for food for your little ones."

Now, see how different the impressions of the people in those days from the attitude of the people of today toward the infamous men who follow in Joseph's footsteps, for the people of Egypt said, "Thou hast saved our lives. Let us find grace in the sight of my lord, and we will be Pharaoh's children."

"Thou hast saved our lives," for while they were grumbling at the profiteer, while they were complaining about the huge profits of the man of foresight, while they were denouncing his reward, yet the men of those times knew, "Thou hast saved our lives."

And while the profiteer was buying all the land and all the grain, and after he had put the grain in his storehouses, when famine was sore throughout the land, the children ate because of the profiteer; and when the famine waxed even more sore the women ate because of the profiteer; and then, at the end of those seven years, Egypt survived because of the profiteer; and even since that time it has been always the man of foresight who has saved the peoples of the world from their own shiftlessness.

Mr. WELTY: Do I understand the gentleman to be in favor of amending this bill so

as to provide for the storage of eggs for seven years? [Laughter.]

The Sweet Uses of Patches

MORE patches and less perfume has been suggested by the Gentleman from Indiana as a means of tethering the evanescent dollar. This failing, he predicts the time when Congressmen will go about in barrels instead of pants.

Mr. SMITH, of Michigan: I have heard it repeated a number of times that the depreciation of the currency is one of the causes of the high cost of living. The gentleman repeats it. I would like to know if he can get hold of a dollar that he can not get a dollar in gold for, the same as he could any day?

Mr. PURNELL, of Indiana: Yes; but you can not get 30 cents' worth of food. [Laughter.]

Mr. SMITH, of Michigan: It is the food that has depreciated.

Mr. PURNELL: To my mind the real causes are lack of production and extravagance. The remedies are more production and greater economy. The plain truth is that the country needs to settle down to work. Until it does, it can never hope to settle up. We need to practice a rigid economy as a nation and as individuals. We need to use more patches and less perfume. [Laughter.]

The New York Sun carried a story a few days ago to the effect that a reporter had discovered a patch on my trousers. I know of no class that has been hit harder by the high cost of living than Members of Congress. I undertake to say that unless we get some relief soon there will be a great demand for barrels among a lot of us poor Members of Congress. [Laughter.] I mention this to show that we are vitally interested in this question both as to individuals and as representatives of the people.

Scorn Not the Prune!

This classic of the boarding house, once mocked and despised, has by diligence and worth raised itself unnoticed, moving now in the most exclusive circles of kitchen aristocracy

By MABEL H. WHARTON

UP from nothing is an American platitude. Our rule-reversing democracy has seen many cases of the humble artisan of today moving into the moneyed class tomorrow. But mark the great silent upheaval that has taken place in the fruit world, the rise of the prune proletariat!

Heretofore the prune was but the poor relation of the plum. Sleek plump plums deprecated the coarseness of the honest leathery-visaged prune—held their own purple royal, not to be contaminated by contact with their homelier, humbler cousins.

Yet, as a matter of fact, all prunes are plums, though not all plums are prunes. Does that sound complex? This matter of the prune's new ascendancy has revealed that the plum which cannot be dried, just as it stands, pit and all, without fermenting, can never hope to reach the dignity of prunishness. Yes, dignity! It is dignified to be called a prune in 1919. Forbear to call your worst enemy a prune today. Do not declare that he is "full of prunes" unless you wish to compliment him. Rather call him a "pippin"—something that does not stand for the superiority and expensiveness of this new aristocrat of the fruit world.

It is the sugar content which has boosted the prune into eminence over the erstwhile snobbery of the plum. Prunes are able to preserve themselves in their own sugar with the aid of Nature's sunshine evaporator, making a fleshy pulp with a high degree of sweetness. And, alas for the plum's boasted lineage, we find today that at least four-fifths of all plums are those varieties known as prunes.

Vaulting the Bourgeoisie

YEARS ago the prune lurked, a dry, dirty, leathery mass, in open-faced, germ-gathering boxes under the dark counters of corner groceries where the boarding-house keeper pounced upon it, and bore it home in triumph to make a dismal holiday. Prunes made an economical dessert, a sort of Barmecide feast that could be served for three or four meals in succession. But that was in the old days. No modern, self-respecting 1919 prune so comports itself. Like most other American immigrants, in a few generations it has emerged from the lower classes—vaulted the bourgeoisie and now sits superlative among the moneyed patricians.

You have not noticed the prune much in

its middle-class career. You remember it back on the farm as you ate it at your five o'clock breakfast by the flickering oil lamp on the red-checked tablecloth. But today they will serve you just three fat, complacent prunes for dessert in your club—and you pay a pretty price for them.

Or maybe your daughter concocts an airy dish she is pleased to call Prune Whip, or a confection of plump prunes filled with delectable marshmallows, frosty with sugar. Just the descendants of the same old prunes of the red tablecloth days—but you like 'em now—they cost money—and they're doing your liver a world of good on the quiet.

It is but a little over sixty years since the prune first emigrated to America. In California the French prune was first introduced in 1856—thinking to imitate that earlier globe-trotting French prune, once the leading commercial dried fruit of the world. There was disappointment over the fact that, although the ripe prune grew large in California, when it was dried it was much smaller than its French forbear. The growers, disgusted, called it the "petty prune," the one we remember on the farm. They tried again, introducing a German variety, because it was

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A close-up of the proud citizen of the Santa Clara Valley, California. His ancestors came from France, but his condition has been considerably improved since he arrived in this country. The panel shows miles of these fat plums being dried by the sun

large. But this again did not fill the bill. It became principally skin and pit, with a streak of something between that was dreadfully sour. Then Italian prunes were tried. The prune growers of America were certainly cosmopolitan enough in their early choice of stock!

Today, others borrow from us instead. In the years when there is a scarcity of prunes in France, the French packers import California prunes. They re-treat them by their own methods—repack them, pay duty on them and ship them back to America as *Al French* prunes. You've seen them in the exclusive shops—they gleam at you from behind transparent wrappings of paquin frills of lace paper. Perhaps they grew within a hundred miles of your own door-yard.

Behold—Our Polished Aristocrat

THE prune industry in France is a thousand years old and for the most part it is carried on in much the same way as in the beginning, though few people in Europe grow prunes as a separate industry. But in America the prune industry, little over a half century old, has attained large proportions. The 1917 California crop alone was 224,000,000 pounds, of which 59,645,141 pounds were exported. The California crop for 1919 is estimated at 250,000,000 pounds. The producer is getting from 10 to 15 cents a pound now, whereas a few years ago he received from 3 to 5 cents.

The perfection of the American-grown prune is largely due to Luther Burbank. He has made a great study of it and has introduced over twenty new varieties, each with a distinct and valuable characteristic. Very often the whole world would be searched for

a special variety of plum, and hundreds of thousands of pits planted that the best seedling might be chosen. Then years were required to bring them to perfection. One town in California was absolutely brought into being by one or two of Burbank's plums. It became a center for a shipping and packing industry employing thousands of people.

Burbank is also the introducer of the Conquest Prune, a wonderful pitless variety, showing just a tiny speck where nature intended the seed to be.

Any prune tree will bear prunes—but a tree that bears a heavy quantity of tiny prunes exhausts itself in the manufacture of so many pounds of useless pits and skins that it is not an economical manufacturer of fruit. On the other hand, there are prune trees that actually overwork themselves, as witness the trees in San José, California, which try to bear for the two great yearly holidays—one crop on the Fourth of July and another early in December.

Prunes are never picked. They are harvested by shaking the tree so that only the ripest ones, stuffed with the greatest possible amount of sugar, fall onto the canvass spread on the ground to catch them. These are graded, dipped in a lye bath to make the skin thinner so that it will crack and release the moisture in the drying process; plunged in clear, cold water to rinse off the lye, and placed on trays in the sun to dry; taking from one to two weeks according to the situation and the weather.

They are graded again after drying, the largest running about 40 to the pound, the smallest about 100 or more to the pound. The dried prunes are exposed to steam and dipped in a hot sugar syrup, or a syrup made from the boiled juice of ripe prunes, peaches

or apples. They come forth "glossed," as the prune grower calls it—polished aristocrats.

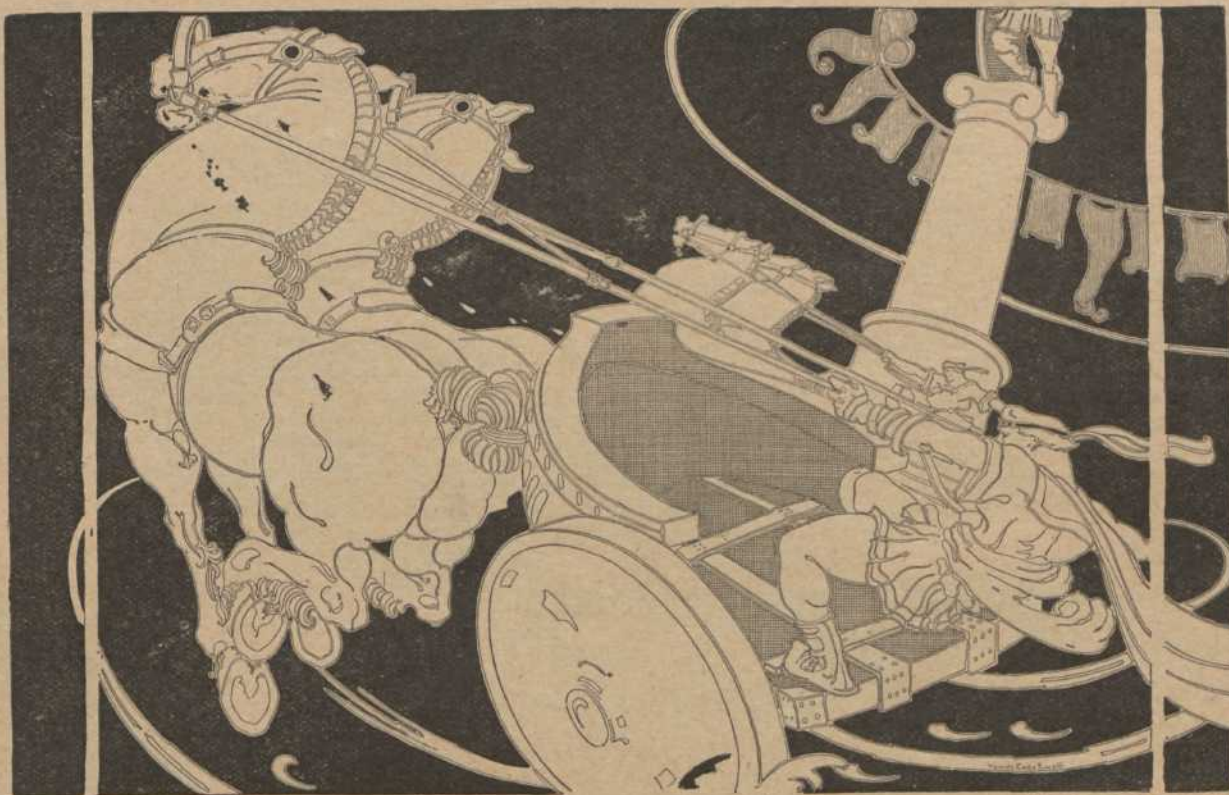
Nowadays not many prunes are wasted. What are unfit to dry many of us eventually eat in the form of bacon—prune-fed pork being an accomplished fact in California. The meat is hard and sweet, and, we might add, expensive.

It is a strange fact that a prune tree, no matter how proud it has come to be, seldom stands on its own feet. The root systems of most prune trees are the roots of what is called myrobalan, or the cherry plum. At first prunes were worked on peach roots, but some varieties did not take kindly to the peach. Then double working was required. But myrobalan has solved the problem.

Take a California jaunt some day late in April. As you turn beyond the foothills there burst on your vision miles upon miles of prune orchards decked in all the white of their bridal finery, scattering a snow of sweet petals over the fruitful Santa Clara valley. In the late summer these drop to the ground a regal purple fruit filled to overflowing with nature's sweetness. It is the prune come into its own at last, the delicacy *de luxe* of every table in the world. Horatio A. Alger should have lived to describe the rapid rise of this sober, industrious fruit to fame and fortune!

"Call an Air Taxi"

THE latest thing in passenger-carrying planes is the Vickers-Vimy biplane, slightly differing from the Vickers-Vimy bombers of the war, one of which carried Alcock and Brown cross the Atlantic. In the recent commercial model there is room for 10 passengers and 2 pilots forward. Baggage is stored under the pilot's seat. There is a porthole for each passenger. The cabin will float upright in the water, even if the machine is forced to land at sea. The engines have silencers, and with only one engine going the machine can maintain 70 miles per hour. With both, it does 100 miles an hour.



JAMES CADY EWELL

POWER-CONTROLLED POWER

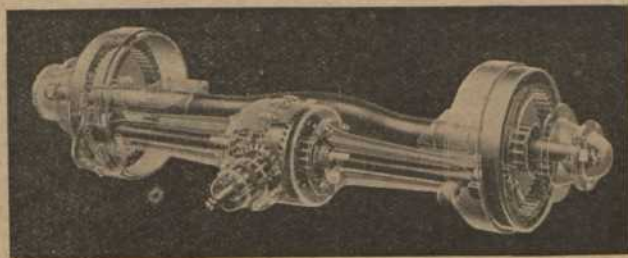
—lives in every shaft, bolt and gear of Clark Axles. Their masterful stamina laughs at road shocks and the brutal side thrusts of sharp corners.

Clark Axles are built to handle without flinching the terrific driving energy of many Roman stallions dynamic in the modern engine.

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Clark Internal Gear Truck Axles

The Strike Fever Wanes, Necessity Forces Building, and the Case of the Hog Discloses the Real Controller of Prices

By ARCHER WALL DOUGLAS

THE matter of greatest moment at present is the widespread industrial unrest which hampers and hinders return to normal business conditions, and is a potent factor in sustaining present unduly high prices of commodities.

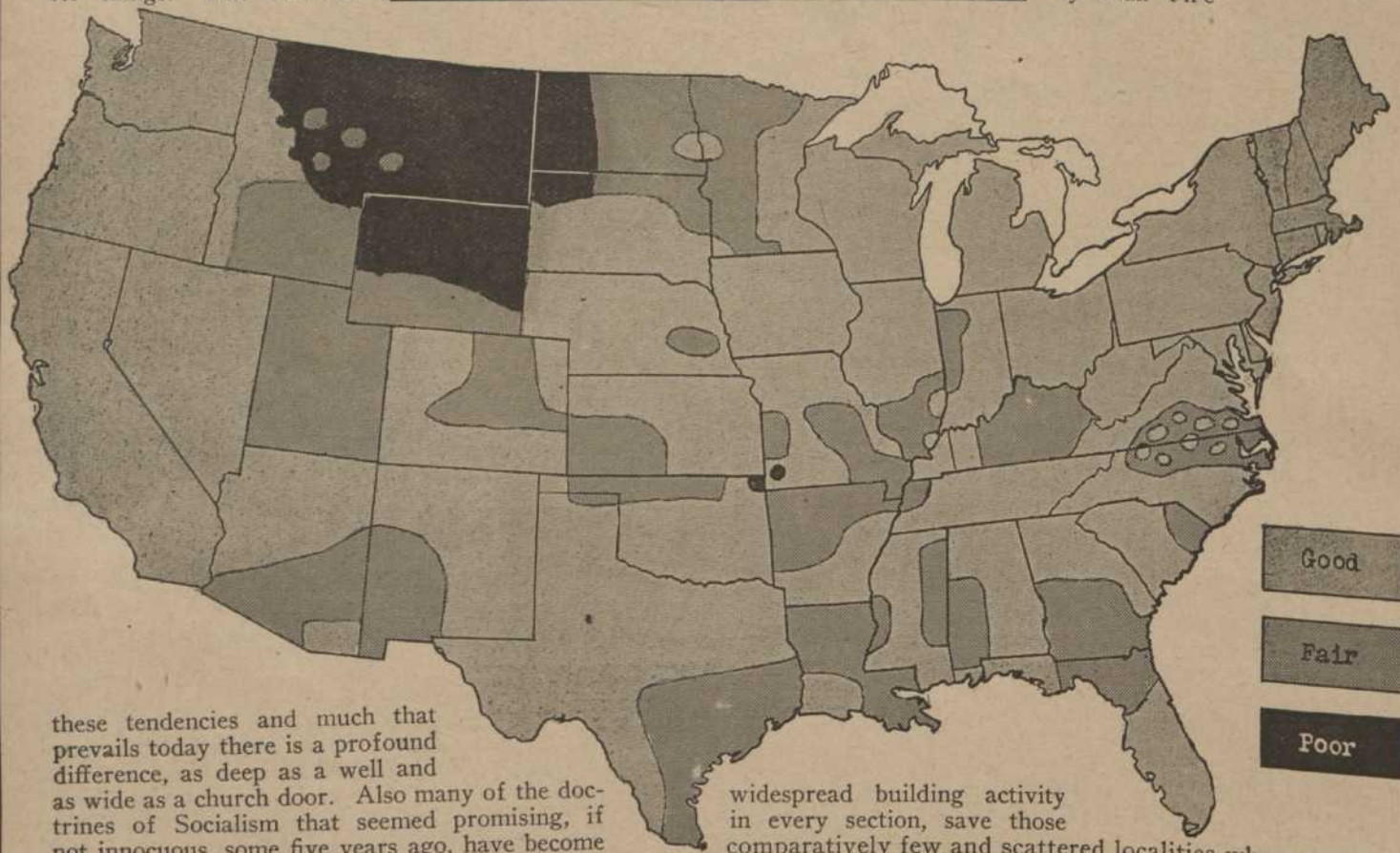
It is probably only what we naturally may expect after so unparalleled an upheaval as the war. Moreover there is no such thing as progress without a certain amount of noble discontent and an ambition which seeks to achieve better things. But between

passed the worst stage, and production in many lines is slowly making headway. We hear so much endless talk from doctrinaires and mere theorists, of increased production being the panacea of all our economic ills that

we fail to realize that at the bottom of it all is an enormous and unprecedented demand, the result of an equally unprecedented high purchasing power among the many, nothing illustrates this more succinctly than the

Business Conditions, October 11, 1919

THE map shows at a glance the general business conditions of the country. It is prepared by Mr. Douglas as a weather map of business, and should be so read. The light areas indicate large bank deposits, promising crops, industrial activity, evidence of an economic evolution, creating new needs in home, shop, and farm—in a word, a 'high pressure' buying market. The black areas locate reverse conditions. The shaded area means half way.



these tendencies and much that prevails today there is a profound difference, as deep as a well and as wide as a church door. Also many of the doctrines of Socialism that seemed promising, if not innocuous, some five years ago, have become thoroughly discredited by the war and its lessons, because these theories utterly failed to make good in a workaday world where stubborn facts and human nature have to be taken into account.

So the common sense and sanity of the nation, as is usual in such emergencies, are fast crystallizing into a few salient and constructive beliefs that what we need most, not only in this country but in Europe, is just plain productivity and efficiency with the kind of co-operation which means that no class shall dominate and control the situation for its gain and preferment rather than the general welfare.

And that is just where we are headed for and where we will ultimately arrive, unless all signs fail, however much perplexities and difficulties may obscure the immediate future. The epidemic of strikes has evidently

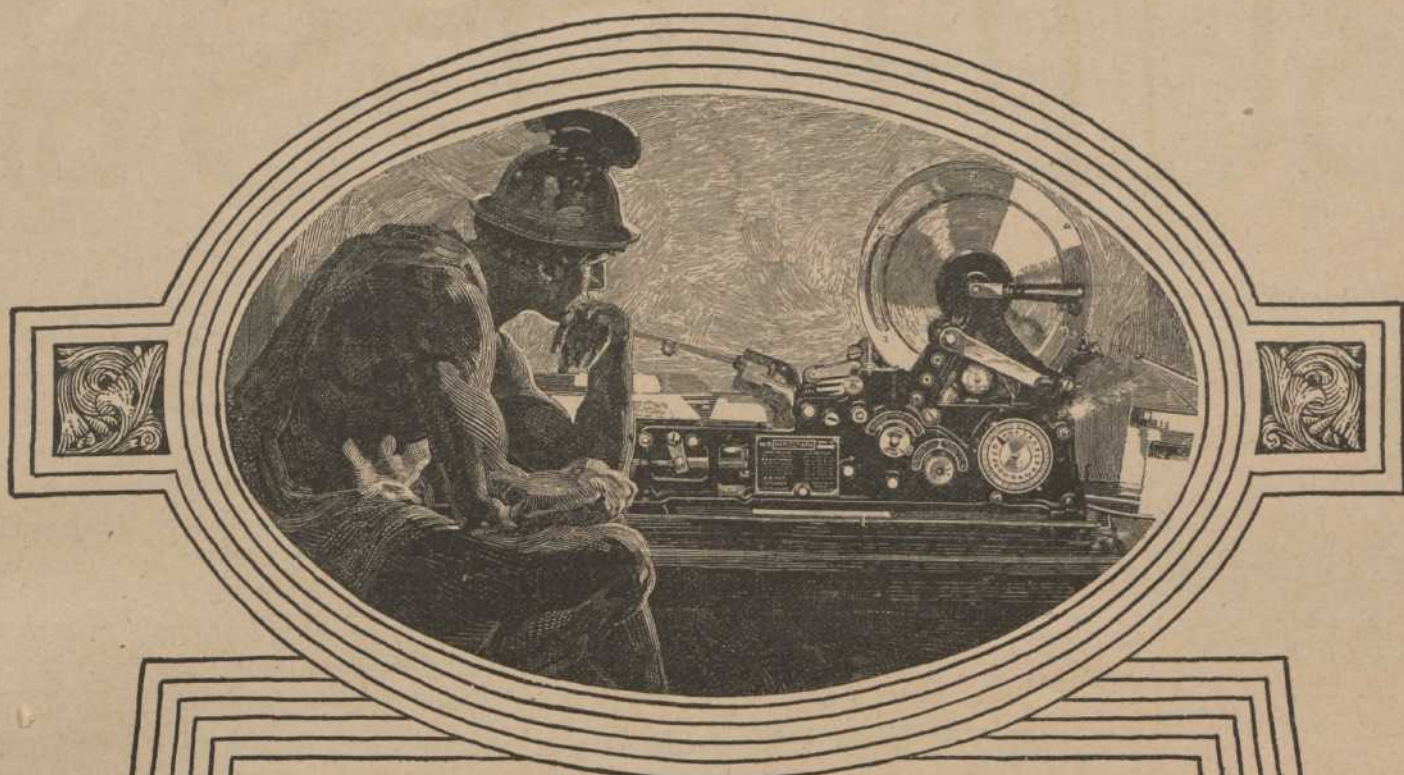
widespread building activity in every section, save those comparatively few and scattered localities where crops were poor.

This construction goes on despite the unreasonable and abnormal high prices, and like scarcity, of both building materials and labor. It is prevalent in great cities, in small towns, on the countryside.

It takes the form mostly of places of living, apartment houses very numerous, dwelling houses not so many, and flats least of all. In the large cities, families are flocking to apartments because of the great cost of keeping house, and its inconveniences and inefficiency because of an apparently insoluble domestic servant problem.

There are not many public buildings being erected, nor many school houses, nor yet many stores. But there are numerous new store fronts being put in, and additions and improvements are as common with dwelling houses

(Concluded on page 44)



Cogitate! The saving of time and money in your business is probably the *second* most important task you have at hand. The *first* undoubtedly is the push ahead—the forward work. In both of these directions the Mimeograph is today a vigorous factor—in unnumbered thousands of advancing institutions, commercial and educational, throughout the world. Think! Industry everywhere is using the Mimeograph as the quickest means of exactly duplicating forms, blanks, drawings, maps, form letters, etc. First copies ready for use within a few minutes—and five thousand an hour thereafter. Why not get our booklet “N” and all information—today? In these thumping days Mercury must meditate. A. B. Dick Company, Chicago—and New York.



BUILDERS of

The 500,000 motor trucks in America have a yearly performance record of fifteen billion ton miles.

Railroads adopt motor trucks to extend terminal facilities.

Twice the motor truck averted international catastrophe.

For emergency transportation the motor truck is indispensable.

50 per cent of our perishable food stuffs are spoiled—the motor truck will correct this condition.

The motor truck is vital to business progress.

FIFTEEN BILLION TON-MILES a year is the performance record established by the 500,000 motor trucks in use in America today. The motor truck has become a tremendous factor in the world's existence. The importance of its development ranks with that of the locomotive, the steamship, the trolley car, the telephone and the telegraph. On it depends the further increase of business that has reached the profitable limits of its expansion. A case in point is that of the Milwaukee Electric Railway and Light Company, which issued the following statement:

"Using motor trucks, we have extended our interurban fast express service beyond Watertown to Johnson's Creek, Jefferson and Ft. Atkinson, three of Wisconsin's richest food-producing communities."

Twice in the past five years the motor truck has averted world-wide calamity. First—Through the part played by motor transportation the world war was determined in favor of the allied nations.

Second—When, due to insufficient equipment and terminal facilities, our railways failed to function adequately, the motor truck again prevented national and international catastrophe. In emergencies it is indispensable.

Because of railway congestion, the Service Motor Truck Company experienced a delay in securing axles that threatened a serious curtailment of production. Motor Truck Trains solved the problem by making regular runs from Detroit to the factory at Wabash, Ind., carrying axles, in one-fifth the time formerly consumed by rail transportation.

The relief of the present alarming shortage of food supplies throughout the world is dependent absolutely upon the prompt extension of truck express lines to the remotest sources of supply in America. For the shortage is not so much in production as in distribution of necessities.

Without motor trucks, the delicious Imperial Valley Cantaloupe would fail of a market. Melons must be moved at once or their value is lost. Conditions in Imperial Valley are such that only trucks can meet the transportation needs. The trucks go into the fields, where the heat is intense, and fight their way through sand that often reaches to the hubs.

To do full justice to ourselves and the world outside, we must conserve all of our surplus and stimulate not only production but also distribution—transportation—to the limit.

Motor transportation is a vital growing part of the nation's business. It is economical, invaluable in emergencies, furnishing greater protection to goods, adding business prestige—and is a real creative business force—a *Builder of Business*.

BUSINESS

The motor truck establishes pulsing arteries of transportation that tap wide markets, reach directly to the sources of supply and frequently develop new sources, until then, unavailable.

The motor truck increases the trading radius.

That the railroad station of the future may be either entirely a garage or that it will contain a space set aside for motor truck trains, was asserted by W. W. Symons, at the New York Railroad Club.

The manufacturer, jobber, merchant or farmer who has not yet motorized his transportation system will be at a disadvantage in meeting competition unless steps are taken to utilize that modern *Builder of Business* — the Motor Truck.

The motor truck is a factor in meeting competition.

The following paragraph is a composite endorsement written by SERVICE Motor Truck users:

"They worked 20 out of 24 hours and stand up well; we consider them the best truck on the market. They have given remarkable service with low expense and upkeep. Our truck has traveled 240,900 miles and is still in good condition; SERVICE Trucks are worthy of favorable consideration."

To such discriminating buyers SERVICE Motor Trucks are proving real *Builders of Business*. They are building records of economy, dependability, strength, power and value.

SERVICE owners who wrote the composite endorsement:

Dept. of Public Works,
Chicago, Ill.
Hunt's Motor Express Co.,
Stamford, Conn.
Louisville Builders' Supply Co.
Goldreich Fertilizer Co.,
Marion, Ind.
Gardner Cartage Co.,
Cleveland, Ohio

Service

MOTOR TRUCKS

Builders of Business

SERVICE MOTOR TRUCK CO. Wabash, Indiana. U. S. A.

Strike Fever Wanes

(Concluded from page 40)

as with factories. New stores and store rooms are largely supplied by the great number of saloons which Prohibition has put out of business. There are many new barns and storehouses being built on farms, and the farmer is thus adding to his ability to hold his crops for prices that suit him. There are many garages being built, especially in the West, where automobiles are reckoned among the necessities of life.

Now all this construction is entirely the result of necessity, not because people wish to build, but because they have no choice. When that necessity is satisfied, building will cease. But that is some distance away. Meanwhile this building activity, especially in residences, calls upon every branch of trade to supply its needs.

Many kinds of carpenters' tools are almost unobtainable. In some grades of builders hardware, factories are months behind in deliveries. So in certain forms of cutlery and enameled ware which before the war were largely imported from Europe. The manufacturers have never yet been able to increase production to meet the domestic demand.

If the volume of business being distributed was no larger than twelve months ago, the scarcity of goods and the present high prices would be much less in evidence. Just what will cause a lessening of demand and bring about the inevitable turn in prices, and when this will occur, are at present mere guesswork. Just how the law of supply and demand works when given a chance is shown clearly in the price of hogs, which are down about 33½% from their high figure of this year.

Can't Fool 'Em All the Time

WHEN it was no longer possible to fool anyone with prophecies of an unappeasable demand from Europe in the future, and as the supply steadily kept up, there was nothing left for the prices but to decline. We would have the same story in all food products, as a result of the price of wheat based on the law of supply and demand if official control was not so busy fooling itself—but no one else—with the fantastic delusion that it is saving money for the Government (at the expense of the consumer) and that the prices of wheat have no sympathetic effect on the prices of other food products. As a result of these experiences we are fast reverting to the elemental conception that service and reasonable prices are not to be had by Government control, but solely by competition and the free play of individual initiative.

The poor conditions on the map in the northwest are due to crop failures because of heat and drouth during the past summer. In southwest Missouri and northeastern Oklahoma they are the result of low prices of lead and zinc and a slack demand for these metals.

The "fair" spots are the story of either too much or too little rain in the agricultural sections where the crops are neither "poor" nor "good," but just "fair." In the mining region it relates to mines not running full and at only moderate prices for their products.

The story of the crops is about told for this season. Corn has fulfilled its early promise and will be a large yield and of unusually good quality. It is past hurt from frost.

There will be plenty of rice, of sugar from

beets and cane combined, of tobacco (though not so much as seemed likely thirty days ago), of sweet potatoes, a reduced yield of Irish potatoes. Cotton, the smallest crop in several years, about 10,750,000 bales, much forage and feed for livestock, an abundance of fruit, and a thoroughly soaked soil in nearly all sections, reviving pastures and grazing ranges, and fitting the ground for fall plowing for winter wheat which will be in much reduced acreage from last year.

Since the Armistice

(Concluded from page 12)

economic and spiritual fallacy and to have wrecked itself on the rock of production, I believe it was necessary for the world to have had this demonstration. Great theoretic and emotional ideas have arisen before in the world's history and have, in their bankruptcy, deluged the world with fearful loss of human life. A purely philosophical view might be that these experiences are necessary to humanity, groping for something better. It is not necessary, however, that we of the United States, now that we have witnessed these results, need plunge our own population into these miseries and into a laboratory for experiment in foreign social diseases.

Bankruptcy of the Socialist idea, however, does not relieve us from the necessity of finding a solution to the primary question which underlies all this discontent. That primary question is the better division of the products of industry and the steady development of higher productivity. This bankruptcy of the Socialist idea should, if reaction is to be prevented, return the guardianship of this problem from the radical world to the liberal world of moderate men, working upon the safe foundation of experience.

The paramount business of every American today is this business of finding a solution to these issues, but this solution must be found by Americans, in a practical American way, based upon American ideas, on American philosophy of life. A definite American substitute is needed for these disintegrating theories of Europe. It must be founded on our national instincts and upon the normal development of our national institutions. It must be founded, too, upon the fundamental fact that every section of this nation—the farmer, the industrial worker, the professional man, the employer—are all absolutely interdependent upon each other in this task of maximum production and the better distribution of its results. It must be founded upon the maximum exertion of every individual within his physical ability and upon the reduction of waste both nationally and individually.

We can well see a vivid confirmation in Europe of the fundamental economic principle that the standard of living and the cost of living is the direct quotient of the amount of commodities produced; that we must secure a maximum production of the industrial machine if we wish to keep our population alive or if we wish to see an increase in the standard of living of our people.

From this only can arise the very foundations of the higher activities of life. The application of this proposition must, however, stand several tests. A maximum production can only be obtained under conditions that protect and stimulate the physical and intellectual well-being of the producer. We shall never remedy justifiable discontent until we eradicate the misery which the ruthlessness of

individualism has imposed upon a minority.

If I were thinking aloud, I would say at once that this maximum production cannot be obtained without giving a voice in the administration of production to all sections of the community concerned in the specific problem; that it cannot be obtained by the domination of any one element. I would say that the human race had increased its standards of productivity, and therefore of living, through the growth of extraordinarily intricate organization of production and distribution based upon stimulation of the individual by the reward it offers. I would also say that it cannot be obtained from the destruction or sudden disturbance of this delicate and intricate organization of production and distribution or extravagance in its products.

I would say the road lies along the better division of the more exorbitant profits that arise from these processes and that have accumulated from them. By better division of profits, I do not refer particularly to profit-sharing schemes, but to the broad issue of the whole social product. Some are comparatively overpaid and many are comparatively underpaid for the service they render to the community. Our organization in many aspects is not all that we could desire, but it is the best we have been able to evolve over thousands of years, and the destruction of these processes or of the organization which conducts them has been demonstrated to be the sure road to destitution and fearful loss of life.

A Growing Social Conscience

IT is not that we, today, have suddenly awakened to this necessity for better distribution of profits. The social conscience of this country has been manifesting itself continuously concerning this matter for years. We have in the United States today a better division of wealth and a greater equality of opportunity than any other nation in the world, and we have thus better foundation upon which to build. We have reason for discontent in the fact that our industrial development has outrun our social progress, and we have reason to hasten those measures that lead to larger justice in distribution of these profits, larger representation of all elements of the community in the control of these agencies, to further strengthen our measures for the restraint of economic domination by the few and for the liquidation into the hands of the many of the larger industrial accumulations in the hands of the few that our rapid development has made possible.

Again I wish to repeat, the observation of these forces in Europe has reinforced my Americanism during these last ten months of intimate contact with them; it has revealed to me the distance of our departure from the political, social, and economic ideals of Europe. There has grown in this United States a higher sense of justice, of neighborly service, of self-sacrifice, and, above all, a willingness to abide by the will of the majority in every section of this community. This Americanism is the guarantee of the ability of our people to solve this most momentous internal problem confronting our generation.

Our sister civilization in Europe is today recovering from a great illness. The many new democracies that we have inspired are striving for our ideals. We alone have the economic and moral reserve with which to carry our neighbor back to strength. To do this is also true Americanism.



As Standard as the Postage Stamp

You don't have to ship postage stamps to your branches.

When your branch manager needs stamps, there's a place in his town where he can get them. Stamps don't have to be ordered for him—they're there.

Hammermill Bond is carried in stock by 106 leading paper merchants throughout the country. This makes it easy for any printer, anywhere, to keep a supply always on hand, to meet his customers' needs quickly. And most good printers do stock Hammermill Bond.

Though your chain of branch offices or stores may reach into every corner of the country, it is a simple matter for all of them to use paper of the same color and finish for every printed form, if your printing is standardized on Hammermill Bond.

Time is saved—you and your branch managers don't waste it, going over a lot of paper samples, whenever a job of printing is ordered. Money is saved—for Hammermill Bond is a reliable paper, of an established quality that does not vary, and is the lowest-priced standard bond paper on the market.

Write us, on your letter-head, for a Hammermill Portfolio. The forms you will find in it will show you interesting ways of using printing to save time and energy of office help. You will see Hammermill's twelve colors besides white, and its various finishes.

Complete set of portfolios sent to any printer on request.

HAMMERMILL PAPER COMPANY, ERIE, PENNSYLVANIA

Look for this watermark—it is our word of honor to the public

HAMMERMILL BOND

"The Utility Business Paper"

The Chicago Tribune

THE WORLD'S GREATEST NEWSPAPER

Dominates In Five Great States As Medium For "National" Advertising

Chicago Daily Tribune
\$ 2,710,029

Chicago Sunday Tribune
\$ 2,892,070

This chart pictures proportionately the amounts which the people of the Chicago Territory pay annually to read the Chicago Tribune as compared with what they pay to read eleven leading national publications.

The Chicago Territory comprises Illinois, Indiana, Iowa, Michigan and Wisconsin. Circulation figures and subscription rates available in June, 1919, were used in making the chart.

Note that the people of these five states pay more for the privilege of reading The Chicago SUNDAY Tribune alone than they pay to read:

Saturday Evening Post
Pictorial Review
Ladies' Home Journal
Good Housekeeping
Red Book
Hearst's
Christian Herald
Successful Farming
Farm Journal
Breeder's Gazette
Scribner's

For the Chicago DAILY Tribune these same people pay almost as much again.

SUBSCRIBERS \$ 4,510,710
BREEDER'S GAZETTE \$ 30,250
FARM JOURNAL \$ 58,500
SUCCESSFUL FARMING \$ 65,713
CHRISTIAN HERALD \$ 95,310

Hearst's \$ 173,179

Red B. ok \$ 186,066

Good Housekeeping \$ 194,561

Ladies' Home Journal \$ 504,489

Pictorial Review \$ 706,456

Saturday Evening Post \$ 808,913

Mr. William H. Johns, speaking as President of the American Association of Advertising Agencies, recently said:

"The newspaper has such a quick, direct appeal to the public that it is destined to be more and more recognized as the biggest, most essential and thoroughly recognized factor in national as well as local advertising, just as all concede today that even the smallest local newspaper helps frame national opinion on matters of politics, morale, tastes and habit."

Obviously it is important that every man who spends money for advertising should realize the unique dominance of The Chicago Tribune in its territory as a medium for "NATIONAL" advertising.

The map below shows how thoroughly The Chicago Tribune covers five great states. The chart opposite indicates that The Chicago Tribune must be a powerful force—an unrivaled force—with its readers, since they pay twice as much for the privilege of reading it as the sixteen million five hundred thousand inhabitants of the same five states pay to read eleven leading weekly, monthly, women's and farmer's magazines.

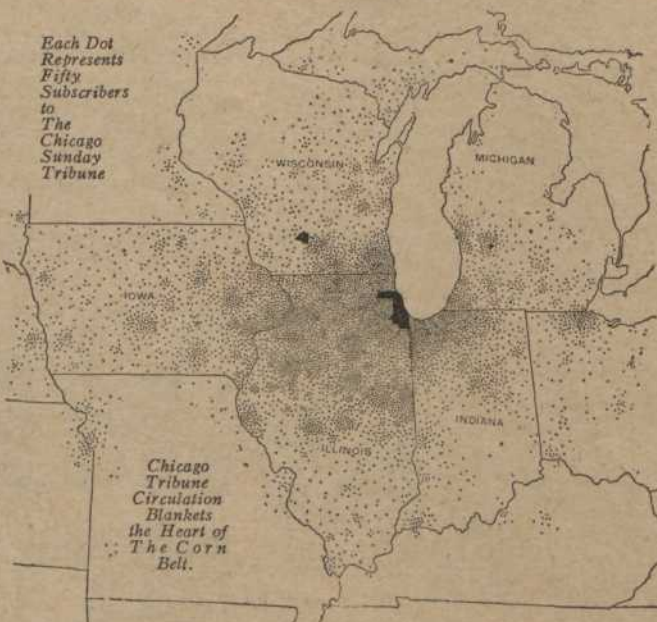
The value of a publication to a reader, its importance in his daily life, its weight and influence with him—is surely to be measured by what the reader pays for it. When people pay \$10.00 a year (cash in advance) for the Chicago Tribune, it is because they want The Tribune more than anything else they read.

The hundreds of thousands of people graphically pictured on the map below awake 365 mornings in the year with two ideas linked by the rigid routine of a lifetime—breakfast and The Chicago Tribune.

Magazines may be laid away to be read whenever leisure and inclination happen to coincide, but a part of every day is definitely set aside for reading The Chicago Tribune. Through no other medium can an advertiser so swiftly, so surely, so directly reach the hearts and the brains and the pocketbooks of the people of the Chicago territory.

In the Chicago territory one-sixth of the population of the United States possesses one-fifth of the national wealth, raises one-fifth of all our crops and produces one-fifth of our total manufactured product. The Chicago territory is unquestionably the world's most desirable market, and it is dominated from an advertising standpoint by the world's greatest newspaper—The Chicago Tribune—circulation now in excess of 400,000 Daily and 700,000 Sunday.

Each Dot Represents Fifty Subscribers to The Chicago Sunday Tribune



"Iowa", a booklet giving a vivid picture of one section of the Chicago market, will be sent Free to any selling organization if requested on business stationery.

Little Stories of the Nation's Business

High lights in the swiftly moving drama of American Business finding itself after the shock of peace

Foreign

FRENCH trade, both foreign and internal, is expected to be greatly benefited by the proposed canalization and utilization of water power of the River Rhone.

Japan has bought from Germany enough rails and ties to build two trans-Siberian railroads.

Bulgaria has issued a decree forbidding the importation of all luxuries, including liquors and furniture, and permitting export only of tobacco, attar of roses, lamb and goat skins.

The opening of the Panama Canal and of new railroads has given wider outlets to Bolivian trade. Formerly a large proportion of Bolivian produce, principally rubber, was shipped down the Amazon and thence across the Atlantic to Europe.

The Argentine government has refused German bids for credit, but has awarded a credit of \$200,000,000 to Great Britain, France and Italy for two years at five and a quarter per cent.

The number of unemployed in Germany has steadily decreased since June, but some 600,000 workmen are still entitled to the unemployment grant.

Air service has been established between a number of German cities. Tickets from Berlin to Hamburg cost 450 marks, luggage carried free of charge, but the combined weight of passenger and luggage limited.

Consul General Thomas Sammons of Shanghai reports a steady increase of living in that city and all over China. Coolies of China recently banded together to request a wage advance.

The National Federation of Co-operative Societies of France has called upon the French government to diminish paper currency, to give business men a definite program and to replace the wealth lost in the war by intensive production, all in an effort to reduce the cost of living.

In anticipation of an unprecedented influx of tourists next spring, France has planned to erect ten large hotels on the site of famous battles. The French government has been asked to grant a subsidy of \$6,000,000 for the project.

Poland has arranged to send to France 100,000 workers, including cultivators, miners and masons, who will be employed in rebuilding devastated districts.

Announcement has been made in Paris that the Minister of Commerce has promulgated a decree providing for the organization of an international exposition of decorative arts in 1922.

The French government has authorized experiments with a mixture of benzol and alcohol as a substitute for gasoline in automobile engines. The present price of gasoline in France is \$1 a gallon.

The British Ministry of Health plans to take over the abandoned camps in Great Britain to house families of demobilized soldiers.

THE importance of these paragraphs is of inverse ratio to their length. They are culled from the business news of the month, and are boiled down to the very bone to make quick and easy reading. Among them are facts that can be applied directly to the opportunities and problems of your business.—The Editor.

The British salvage ship is attempting to raise \$35,000,000 in gold ingots and bullion carried by the White Star Liner *Laurentic* when she was sunk off the coast of Ireland in 1917.

A Japanese investor has patented a device employing balloons to raise sunken vessels.

An Englishman has discovered the secret process by which artificial mother of pearl may be manufactured. Formerly German manufacturers had sole monopoly of this process.

The Minister of Finance of Luxemburg recently began negotiations with a group of American banks through Brussels in efforts to stabilize the exchange of the grand duchy, as the bankers have only a small gold reserve.

A German firm has been commissioned to build 300 concrete houses in Laon, France.

Rich findings of gold in Hampton Plains, Australia, have led to large speculations in gold shares on the London Stock Exchange.

Five hundred Armenian women, employed by the American Red Cross, have built 100 miles of stone roads in Mesopotamia and reconstructed several steel bridges within the past 4 months to facilitate transportation of Red Cross supplies.

Thirty thousand emigrants are prepared to leave Germany for Mexico.

The housing situation in Berlin has become so acute that the municipality is renting cells in the old city jail.

Industry

WITH the close of the active building season the United States faces a housing shortage equal to the needs of 4,000,000 people.

Family sewing bees have again been resumed in New York. Families are inviting their neighbors to help sew on materials for household needs because of high prices asked for goods of inferior quality.

St. Louis, the largest stove manufacturing center in the United States, is anticipating an unprecedented business in stoves this fall, due to the fact that consumers who were forced to keep their old stoves in commission during the war when raw materials were unobtainable, are now demanding new ones.

Florida is spending more than \$2,000,000 on new hotel work in preparation for the greatest tourists' year in its history.

A large amount of work will be done on

Mississippi levees during the coming year, reports the Mississippi Levee Board. War conditions seriously hampered all activities last year.

The production of linen fiber is planned by an American company with \$1,000,000 capital. The initial plant will be erected at Frederick Md.

Charles M. Schwab intimates that the railroads of the country will need approximately 5,000,000 tons of steel rails during the next twelve months.

The National Shoe Retailers Association, in session at Atlantic City recently, decided to eliminate all freak styles and shades this winter in an effort to wipe out all avoidable costs. They expect to carry only staple lines retailing at \$8 to \$12 a pair.

An aerial expedition over Labrador for 100 miles disclosed dense growths of pulp wood. Two million acres were explored by flyers.

The United States exported 15,000,000 pairs of wood pulp silk stockings last year.

The amount of rubber imported by the United States during the last five years was greater than the amount imported during the twenty years immediately preceding the war.

The Bureau of Business Research of the Graduate School of Business Administration of Harvard University has issued a bulletin entitled "Management Problems in Retail Grocery Stores," which is the result of inquiries among retail grocers.

Agriculture

THE United States will take second rank among the nations as a producer of beet sugar this year. Our production is estimated at 1,750,000,000 pounds.

The Department of Agriculture is urging the Southern farmers to store their cotton and stop waste. It is estimated the cotton raisers lose \$30,000,000 annually on an average from weather damage to bales of cotton left in the open.

The Bureau of Farm Management has issued a warning to the effect that profits made by speculators in farming lands, especially in the corn belt, have produced what in some sections of the country is almost a frenzy of trafficking in farms that portends serious results.

Ten co-operative wool sales have been held by farm bureaus of 20 Nebraska counties where all the wool has been pooled. A total of 198,305 pounds of wool was sold at prices ranging from 35 to 56 cents.

Because of the scarcity of farm labor and the fear of losing a large part of the wheat crop, many western farmers are doing part of their threshing at night, using portable electric motor outfits which furnish power for machinery and current for lighting.

The Bureau of Crop Estimates reports that all crops of the United States were 1.4 per cent lower September 1 of this year than their ten-year average for that date, 0.8 per cent higher than on August 1 and 1.0 per cent higher than final yields last year.

Approximately 7,000,000 bushels of corn have arrived in the United States from Argentina, and 2,000,000 bushels more are on the way.

According to the Government forecast wheat showed a further decline in September over the August estimate of 17,000,000 bushels. There were reductions in the forecast for oats, white potatoes, tobacco and hay.

The September *Crop Reporter* forecasts a corn crop of 2,858,000,000 bushels, an increase of 70,000,000 bushels over the August estimate.

Overseas Trade

IN order that British Traders may have a share in the business controlled by agents of American packers, the British Food Ministry is preparing to form a brokers' pool for firms whose business has been nearly wiped out.

An American-Lithuanian bank has been created by American Lithuanians and business interests to bring about closer commercial relations between Lithuania and the United States.

The director of Public Works of the Philippines will ask for an appropriation of \$10,000,000 to carry out the 1920 program. This is said to be the largest public works budget in the history of the Philippine Islands.

A one-horse cultivator made by an American firm has been given to the Jaurez Agricultural College by the manufacturers agency in El Paso. Groups of 15 students are given demonstrations each week in the use of the cultivator and other farm implements.

Information has been received from Cologne that a number of large German motor car firms have combined to compete with the United States in the production of motor cars. This association is to unify manufacture by adopting American methods, each factory working to produce as large quantities as possible.

Furriers of Siberia are preparing to send fur to this country in exchange for American products. Siberian merchants are interested in dyes, chemicals and all kinds of American-made commodities.

The Belgian government has ordered 400 American locomotives for use on State railroads.

The first cargo of German manufactured goods to arrive in the United States since we entered the war was received in New York September 19. The cargo consisted chiefly of plate glass, dolls' eyes, beet sugar seed and beaded bags.

The Southern Commercial Congress has sent trade commissioners to Europe to establish and direct financial and commercial relations between the United States and Europe.

Transatlantic steamship lines are preparing for a great rush of Americans to Europe next spring, 300,000 passages to England having already been booked.

European needs for dairy products may be largely supplied from pre-war sources within the next two years, says the Bureau of Markets, and the American dairy industry may again feel foreign competition in home markets.

During August 21,747 bales of cotton were

exported from the United States to Germany, 52,819 bales to Holland and 34,933 bales to Spain.

More than 50 European business men are visiting textile centers of New England before attending the World Cotton Conference in New Orleans.

Estonia, the new republic on the Baltic Sea, which produced \$8,000,000 worth of wood pulp in 1918, will ship large quantities to the United States to relieve the newsprint paper shortage.

American Goods and Foreign Markets, a trade publication, says that impaired and delayed production in the United States will result in greater suffering in Europe than the war.

An increase of the weight limit of parcel post packages from the United States to ports and cities on railroads in China from eleven to twenty-two pounds has been arranged. Parcels up to a weight limit of eleven pounds will now be accepted for transmission to places in the Belgian Congo under conditions applicable to parcels addressed to Belgium.

Shipping

OF the 512 steamships which the Shipping Board requisitioned for war purposes, statistics brought up to September 2 show that the Board has released 478 with a total tonnage of 2,727,421 deadweight.

The total sea-going ship tonnage under control of the Shipping Board August 29, 1919, was 1,280 vessels of 7,706,400 deadweight tons.

Steamships flying the American flag now comprise 24.8 per cent of the steam tonnage of the world.

According to Lloyd's Register, of the 43 German liners of upward of 10,000 tons, the United States received 25, England 6, Italy 2, Brazil 1, unallotted, 9.

The Finance Committee of the British cabinet has decided to suspend at once all work on naval construction except warships approaching completion. The workmen will be transferred to shipyards constructing merchant vessels.

In order to lay a foundation for a new German merchant fleet, the German government will distribute an indemnity fund of \$62,500,000 to steamship lines that lost vessels through seizure during the war.

The British Admiralty has raised 440 sunken vessels within the last four years, which, with their cargoes, are valued at \$225,000,000.

Twelve American-owned steamships, aggregating 70,000 deadweight tons and valued at more than \$10,000,000, property of a German subsidiary of the Standard Oil Company have been ordered from German ports to the Firth of Forth for allocation among allied and associated nations.

Australia is spending 10,000,000 pounds to develop her merchant fleet, consisting of 60 vessels.

The 1919-20 edition of *Lloyd's Register of Shipping* is the first to be entirely free from censorship since the war began.

Italy is practically the only European country using its own vessels to any extent in carrying coal from the United States. Other nations are using their own tonnage in trades

best suited to their interests and in competition with the United States Shipping Board vessels, leaving us to carry less profitable coal cargoes for nations with coal shortage.

The Division of Operations of the United States Shipping Board has announced reductions in ocean freight rates averaging approximately 33 per cent, on general and miscellaneous cargoes from Atlantic and Gulf ports to the east coast of South America.

Official headquarters of the Shipping Board recruiting service have been moved to Newport News, Va.

The French government has opened negotiations with Great Britain and the United States for the purchase of ships to revive the French mercantile fleet.

Financial

THE national debt of the United States on August 30, was \$26,526,701,648.

Governors of twenty States have signed a protest against further delay in the adoption of the national budget system.

Circulation of national banks outstanding on June 30, was \$677,162,000, a decrease of \$4,469,000, as compared with a year ago.

The Bank of North Dakota, a financial organization created by the Non-Partisan League, has sold \$3,000,000 in bonds to New York and Chicago capitalists to finance various State enterprises.

The Bureau of Internal Revenue has organized a Timber Section to handle important problems in the administration of income tax laws concerning depletion and depreciation in the forest industries.

A new credit of \$1,146,927 has been extended to Italy, bringing total advances for that country up to \$1,619,922,872.

Great Britain has repaid the United States \$32,000,000 of money borrowed during the war. Through these payments and other sources the Treasury Department has been able to redeem \$717,537,550 in Liberty bonds.

Contributors throughout the United States have given more than \$40,000,000 for war relief in the past year.

Governments of Central and South America have accepted President Wilson's invitation to send the Ministers of Finance and financial delegates to the second Pan-American Financial Conference to be held in Washington, January 12 to 17, 1920.

Six counties in Wisconsin have voted a bond issue of \$12,350,000 for highway construction.

The National Association opposed to prohibition estimates that the annual loss in freight revenues through prohibition will be \$250,000,000.

Income tax returns were filed in 1917 by 3,427,890 persons, or 3 per cent of the population. Their aggregate total net income was \$13,652,383,207.

The Federal Reserve Board announces that the total resources of the twelve Federal Reserve banks at the close of September 19, were \$5,686,609,000.

Transportation

APPEALING for the co-operation of shippers in an effort to promote freight car efficiency, Walker D. Hines, Director (Concluded on page 62)

Firestone Engineering & America's Truck Tonnage

Providing the right truck tire for every road and load has been a Firestone responsibility since the first truck tire was built.

Good roads have been slow to come—but trucking has gone forward regardless.

Firestone, keeping pace with the trucking industry, has solved problem after problem, until trucks are hauling the great bulk of America's tonnage and are strong allies of the railroads in inter-city traffic.

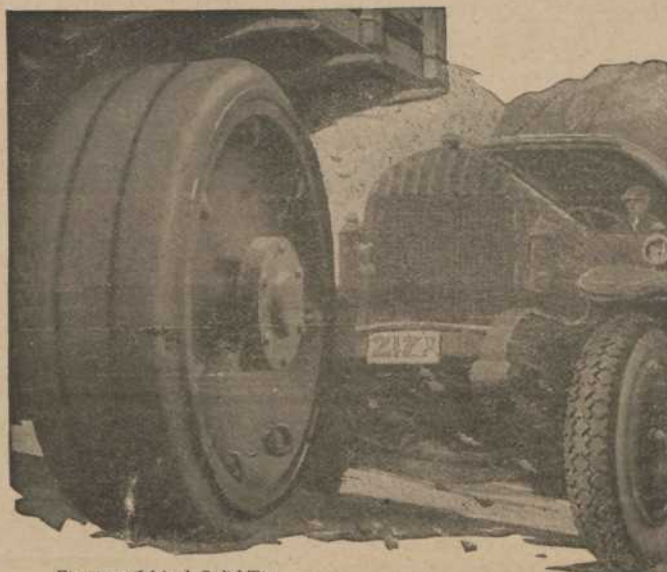
Firestone engineers designed the first truck tire, and from that day to this the history of truck tire progress is Firestone history.

As the truck builders advanced they found Firestone ready, not only with the right tire but the right rim.

Firestone introduced the channel type of tire, the removable type, the cup cushion type, the giant type, the grooved tread type.

Firestone was first to build a complete line of truck tires—a type suited to every road, load and condition of service.

Firestone was first to establish adequate service dealers everywhere; over 600 now serving every trucking center in America.



*Firestone 14-inch Solid Tire
with Giant Tread*

*Firestone Giant Cord—Extra
Heavy Non-Skid Tread*

Firestone was first with a practical, efficient giant cord tire equipment, including demountable rims.

And Firestone is the only manufacturer that makes the tire and the rim complete.

Firestone engineers were ready, too, for the problem of quick changes for the giant pneumatic tire.

Here they went beyond the tire and rim and designed a feature of wheel construction for truck makers, also a spare tire carrier device that makes one man able to change tires easily regardless of weight.

These examples of Firestone Engineering explain the success of the "Ship by Truck" movement.

And Firestone Ship by Truck Bureaus in all trucking centers are giving daily aid to truck operators of all classes.

Today over half the truck tonnage of America is carried on Firestone Tires. This is the reward of sound engineering; tires, tubes and rims of commercial perfection; service that is intelligent, adequate and on the spot.



*The Sign of
Good Trucking Service:
Manufacture—
Operation—
Maintenance*

Firestone

Most Miles per Dollar

What Does the Public Want?

Lawmakers learn to judge between thoughtful opinions on legislation and manufactured pressure; they are glad to know the business man's ideas as expressed through referenda

An Interview with Senator Charles Curtis by J. F. Jarrell

SENATOR CHARLES CURTIS of Kansas, who is a recognized leader in the Upper House of Congress, always has had keen appreciation of the opinion of the people at home, which perhaps accounts more than any other one thing for his presence on The Hill for twenty years, or longer. This does not mean that he always is in tune with the opinions of his constituents. On one occasion he suffered defeat, rather than support policies he did not believe in, but at the next succeeding election those who beat him were his staunch friends, and they returned him to Washington. The fact that he keeps his ear to the grass roots makes it possible for him to know what his constituents are thinking and talking about, and enables him to give his best thought to the questions in which they are concerned.

Therefore, when the member organizations of the Chamber of Commerce of the United States, in Kansas, and in every other state in the Union, decided in favor of certain principles of railroad economics, and presented their view to Congress, leaving the details of legislation to be worked out by the Senate and House Committees on Interstate and Foreign Commerce, Senator Curtis sat up and took notice.

The set of principles declared to be the National Chamber's railroad platform became effective through the use of the referendum, and as the vote ranged from 80 to 99 per cent in favor of the several propositions adopted, the published reports of how the result was obtained caught the public attention.

"Congressmen evidently were impressed by the referendum," Senator Curtis said, "it being plain that action was taken after the business men of the various organizations had given the subject careful attention. Resolutions by citizens as the result of a fiery speech by a famous orator do not always impress those who are outside the influence of the speaker's magnetism, but a statement by folks we know of a conclusion reached as the outgrowth of study for a period of days, or weeks, carries weight. When Senators and Representatives learned of the action of local commercial organizations on the railroad question, they appeared eager for all the information available, and gladly gave consideration to the principles advocated. Even those who were not in harmony with the platform had respect for the manner of its creation.

Leaving the Law to Congress

THE Chamber of Commerce presented no bill," the Senator continued. "It left that feature of the proposed legislation to Congress, and this, in my judgment, was a wise thing to do. The National Chamber by that method could not possibly antagonize any of the Senators, or Representatives, or groups of citizens having bills of their own; on the contrary, its simple declaration appealed to all who have been trying to frame

legislation, and I find that several National Chamber principles have been incorporated in various measures.

"In giving to Congress an expression of their views, the business men participating in the referendum evidently had no thought of having a statute named for them; they were not seeking to influence Congress by their great numbers; they simply wanted Congress

The Voice of the Governed

IN the accompanying interview Senator Charles Curtis discusses the importance of members of Congress keeping in touch with their constituents, and the value of dependable information from home with reference to what the people are thinking and talking about. He directs attention to the referendum of the Chamber of Commerce of the United States on the railroad question as an example of how to present helpful local data to Senators and Representatives.—THE EDITOR.

to have the benefit of their experience in transportation affairs, and their opinion about how the railroad problem should be solved. They showed their appreciation of and confidence in the intelligence of their Senators and Representatives by stating their case freely, plainly and briefly. Regardless of the outcome of proposed legislation, the Chamber of Commerce of the United States has set an example of how to present helpful information to Congress which others engaged in similar work could follow with profit."

It has been said that Congressmen pay little heed to the petitions, resolutions, etc., which they receive in great numbers from their constituents.

"That is not true, generally speaking," Senator Curtis said. "It is a fact that Congressmen grow weary of form letters which are written at a central office and set out broadcast to be signed and forwarded to Washington. Such communications express no real sentiment, and seldom influence anybody. Often the persons who sign these form letters afterwards write to their Senator or Representatives, saying that they signed them under a misapprehension, and asking that they be disregarded.

"But the letter written by a constituent, in his own words, and expressing his own ideas, is welcomed by the Congressman. It is the kind of a letter he needs to enable him to decide what the people of that particular locality really think on the subject under discussion.

"I always have urged citizens of Kansas to write me freely about every topic of legisla-

tion in which they are interested, and I think Congressmen generally do this. In some localities in my state the people hold meetings to consider legislative matters, and after the conference is over I am advised what the consensus of opinion is—as the Chambers of Commerce did regarding railroad legislation. Often these meetings are in the country—at the school house, at the village store, or in some farmer's home—where a dozen farmers will go over an important bill and decide what in their judgment ought to be done with it.

"Sometimes I don't agree with my constituents, and in that case I write them a letter, explaining my position fully, and pointing out what I regard as error in the position they hold. This correspondence seldom fails to bring us to an agreement, and enables me truly to represent the citizens of the locality affected, which is what we are all trying to do.

"I am quite sure that no citizen of Kansas would hesitate about writing a letter to me, telling me just what he thinks in regard to a public measure, or policy, and I feel that with this more or less confidential relationship which I enjoy with my constituency, I am able to look after the needs of my state with the least possible delay and friction."

The National Chamber principles to which Senator Curtis refers, are reflected in several of the measures before Congress, and in important plans yet to be introduced in bill form.

Take ownership and operation. The Chamber of Commerce declared in favor of ownership and operation of the railroads by federal corporations under a comprehensive system of government regulation. This principle is recognized in the Cummins bill; the Interstate Commerce Commission plan which is incorporated in the Esch-Pomerene bill; the railway executives' plan; the Transportation Conference plan included in the Frelinghuysen bill; the Warfield plan, and the Amster plan carried in the Lenroot bill.

As to Consolidation

REGARDING consolidation, the National Chamber declared in favor of consolidation of existing companies into strong competitive systems. The Cummins bill favors consolidation, calling for 20 to 35 systems; the Esch-Pomerene bill, consolidation when approved by the Interstate Commerce Commission; the railway executives' plan favors it whenever it is found to be in the public interest, and it also favors joint use of terminals and equipment; the Frelinghuysen bill calls for it under the direction of the Federal Transportation Board; the Warfield plan, under the direction of the Interstate Commerce Commission; the Lenroot bill, into a single corporation.

The National Chamber declared in favor of the federal incorporation of all railroads. The Cummins bill favors this, with (2) rail-

(Concluded on page 64)



In this big, fast growing corporation, a wonderful spirit of progress prevails. 50 ambitious men have gone into training to help make the business bigger and better—to insure the success of their own careers from every point of view.



F. H. Payne, Vice-President of the Greenfield Tap and Die Corporation, makes an interesting statement concerning the purpose and ideals of this well-known organization. What he has to say may be of special importance to you and your business.

What are You in business for?

"We are in business not only:
—to render service by building a better product,
—to make a reasonable profit,
—*but also to build and train better men.*"

So says Mr. H. H. Payne, Vice-President of the Greenfield Tap and Die Corporation.

"The growth of our company naturally creates many new openings for men to enlarge their opportunities and value," continues Mr. Payne. "We believe it is much better that the members of our own organization should develop themselves to grasp these opportunities, rather than for the company to go outside of the organization when new men are needed."

Profit by experience of others

From Vice-President and Treasurer down to order clerk, 50 men in the Greenfield Plant have enrolled for the Modern Business Course and Service of the Alexander Hamilton Institute.

These men are insuring their future growth. They realize that a wider, sounder knowledge of the fundamentals of *all* business is the surest and shortest road to greater achievement. They appreciate that no matter how big a man's position—no matter how small—a man must absorb knowledge from the experience of others.

L. M. Lamb, Treasurer of the Company, emphasizes this need and substantiates Mr. Payne's remarks by writing us:

"We are firm believers in the advisability of our employees pursuing this Course. We think it is the most comprehensive and exhaustive treatise on modern business that has come to our attention."

All industries represented

Large industries, in every channel of trade, are encouraging their executives, department heads, salesmen and juniors to train themselves to be better business men—sounder thinkers—keener workers by mastering the basic principles of *every* department of business. *Trained* thinkers pay big dividends in the way they increase efficiency, production, cut costs and add to profits.

How many men in your company are training for greater responsibility?

As further evidence of how much the Alexander Hamilton Institute work is appreciated in the most important industries in America, we list below a few of the companies where a number of men are enrolled:

In the Standard Oil Co., 291 men are enrolled for this Course and Service. In the U. S. Steel Corporation, 450; in the National Cash Register Co., 196; in the Goodyear Tire and Rubber Co., 295; in the General Electric Co., 605; in the Ford Motor Co., 355, and so on down the list

of the most progressive concerns of America.

Keen-visioned executives stimulate self-training among their employees, because their need for *men who know* is ever present and urgent. Presidents of big industries enrol themselves along with the officials under them.

The Modern Business Course and Service gives in easily readable, convenient and compact form, the practical experience of thousands of successful men. By absorbing this knowledge in your spare time, your mind and energy are directed along sound lines to greater success.

Advisory Council

Business and educational authority of the highest standing is represented in the Advisory Council of the Institute.

This Council includes Frank A. Vanderlip, the financier; General Coleman duPont, the business executive; John Hays Hammond, the eminent engineer; Jeremiah W. Jenks, the statistician and economist; and Joseph French Johnson, Dean of the New York University School of Commerce.

Write for Free Book "Forging Ahead in Business"

This interesting and instructive 116-page book tells how you can prepare and develop yourself for larger salary, *better service*, and how you can *insure your future*. You will find the book profitable reading. Simply fill out and mail the coupon.

Alexander Hamilton Institute

173 Astor Place New York City

Send me "FORGING AHEAD IN BUSINESS"—Free

Name.....

Business.....

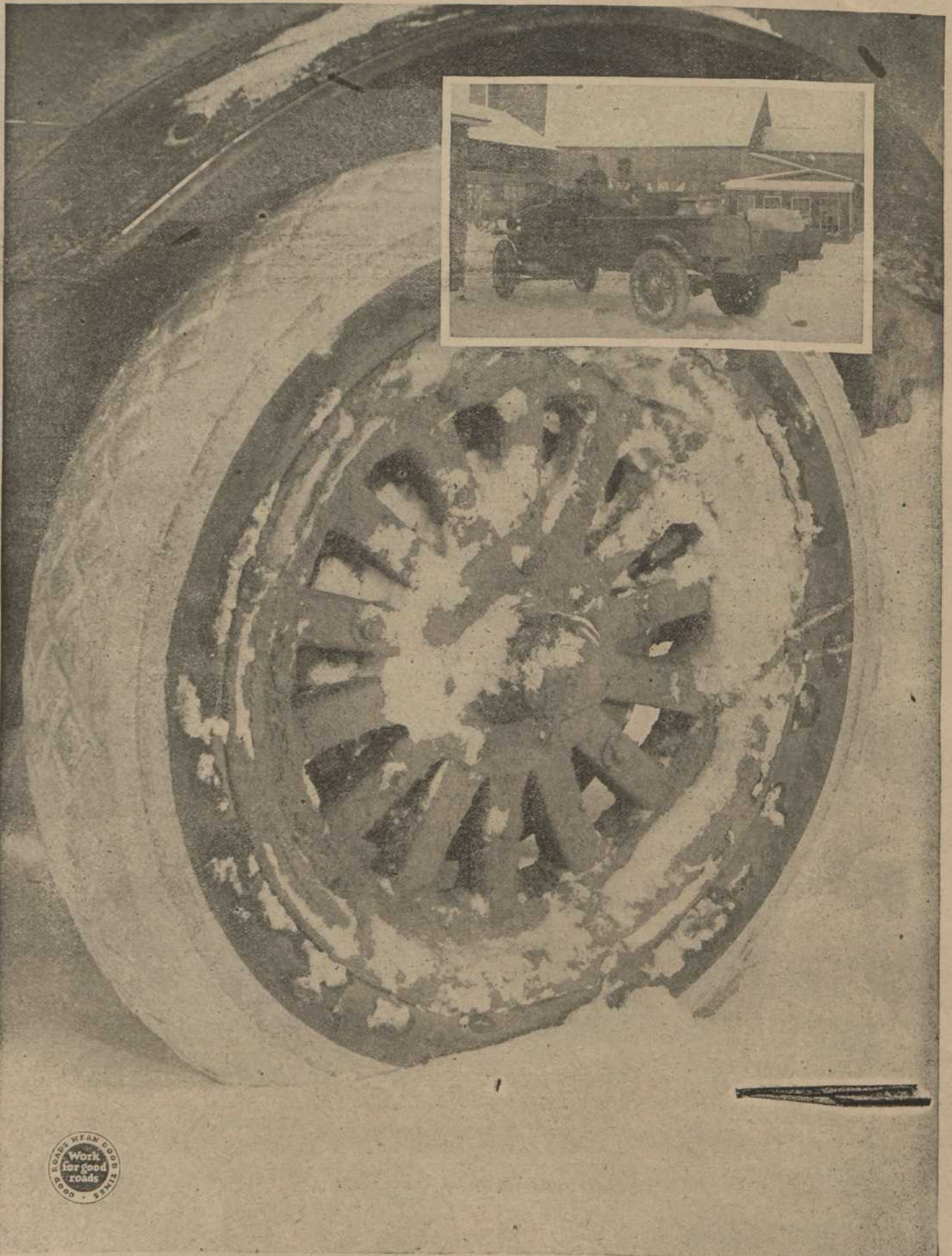
Address.....

Business.....

Position.....

Print here





Photographs taken in January, 1919, showing Goodyear Cord Pneumatic Truck Tires after 14 months' use for Mountain View Dairy Farm, near Plattsburg, N. Y. Since then, these tires have passed the 22,000-mile mark on original air and still are sturdy.

Copyright 1919, by The Goodyear Tire & Rubber Co.

GOODYEAR
AKRON

How Pneumatics Save Delays In These Winter Deliveries

"THE motor truck dealer was right when he advised me to use pneumatics on my dairy farm truck. The Goodyear Cord Pneumatics are good snowshoes for the truck. They plow right through snow and mud. I am never delayed on account of slippery going. The Goodyear Pneumatics are right in every respect for my dairy farm work, winter and summer, and that means they are tough."—Mr. Paul J. Grube, Mountain View Dairy Farm, Plattsburg, New York

Oncoming winter with its snow and ice, will bring no thought of frequently delayed milk deliveries to the owner of Mountain View Dairy Farm, near Plattsburg, New York.

When the photograph at the left was taken last January, Mr. Grube's motor truck on Goodyear Cord Pneumatic Truck Tires was covering its 25-mile route daily just as it had done during the preceding summer.

Snow and slush made the rough road running toward town very treacherous, but the Goodyear Cords tracked easily and quickly through the soft, slippery going.

Under similar conditions, Mr. Grube had known solid tires to spin and get stuck, and on one occasion he had used his Goodyear-Cord-equipped truck to pull a solid-tired truck out of a miry place.

Looking back at his previous employment of horses for the same delivery work, this dairyman found that the big, trustworthy pneumatics were saving him considerable time and money.

They saved two hours in the morning, formerly spent in getting the horses ready; they saved much time in collecting milk from neighboring dairymen and, then, in

delivering it; and they saved considerable money under the cost of keeping horses.

Further, Mr. Grube told us that, if his delivery route were longer, the nimbleness and cushioning of the pneumatics would have been of even greater help when fresh milk was being hauled under a hot July sun.

More emphasis of the economy of the powerful Goodyear Cord Pneumatics is noted today in their record, thus far, of 22,000 miles delivered while traveling that flinty, chuck-holed road in all seasons.

Back and forth over its gritty surface the pneumatics have hurried for nearly two years, yet all four not only are running on the original air but also remain decidedly strong.

In other words, throughout all this term of service, the traction, cushioning and quickness of these tires have had a firm foundation in their rugged wearing qualities.

This observation supplies a very important reason why the general city and rural adoption of Goodyear Cord Pneumatic Truck Tires, under all sorts of conditions, has proved so uniformly successful.

THE GOODYEAR TIRE & RUBBER COMPANY, AKRON, OHIO

TRUCK TIRES

The Log of Organized Business

Ships at the Golden Gate

THAT doesn't mean Admiral Rodman's fleet, but the fact that in August John H. Rosseter, director of operations of the Shipping Board, won the approval of the San Francisco Chamber of Commerce toward his plan to raise \$100,000,000 for the formation and maintenance of a San Francisco Shipping Corporation which would boom San Francisco shipping. A. C. Worthington, Vice-President of the Maritime Navigation Company, is studying the scheme, and the possibilities and involvements of the whole subject are now being thoroughly considered by a special committee of the San Francisco Chamber.

For Industrial Harmony

THE Grand Rapids, Mich., Association of Commerce has appointed a standing Committee on Industrial Relations. The members include four employers of labor, four employees (three representing organized labor and one unorganized) and three non-employers to represent the public at large. The chairman is to be a member of the Board of Directors, and, in order that Labor might be represented on this Board, the chairman was selected from the labor representatives. The committee will investigate any conditions leading to labor unrest or friction between employers and employees and make its conclusions public. The code it has established is that endorsed through referendum by the National Chamber.

British Chamber in United States

A BRITISH Chamber of Commerce has been incorporated in the United States to encourage trading between the two countries, settlement by arbitration of commercial disputes, investigation of firms and individuals both here and in England, and general promotion of England's commercial interests here. It is extended a hearty welcome by the National Chamber in behalf of the entire American organization.

It is gratifying to note that this Chamber has been modeled upon the lines of the American Chamber of Commerce in London. Prominent British firms have watched the work of that Chamber and have become convinced of its great usefulness. The new Chamber has been enthusiastically endorsed in England.

The committee for furthering the project consisted of Messrs. Airey, Stanley, and Rountree of Grace Brothers, Limited; Mr. McFarlane of the Anderson Textile Manufacturing Company; Mr. Craigie of Craigie & Co., Limited, and Mr. Wallace of Howden & Co. Other prime movers of the plan were J. Joyce Broderick, of the British Embassy in Washington; Mr. Richardson, of the office of the British Consulate General in New York, and J. Arthur Aiton, C. B. E., a member of the Council of Associated Chambers of Commerce at London and president of the Derby Chamber of Commerce.

Petersburg Publicity

THE Petersburg Va., Chamber of Commerce, in conjunction with the Du Pont Co. of Wilmington, Del., has just completed a "Know Your Neighbor" campaign in Peters-

In spite of fogs and squalls, the good ship forges right along, thank you, and there are events aloft and below that are eminently worthy to be recorded

burg and surrounding counties. Two speakers from the Community Development Co. of St. Louis, Mo., with a large delegation of Petersburg business men, visited the principal farm-villages, speaking and discussing local farming in all its aspects. The speakers from St. Louis were C. C. Kirkpatrick and Harry R. McKen, D. D.

Trolley Campaign in Fall River

THE Fall River Chamber of Commerce, with the Merchants' and Manufacturers' Associations and the four daily newspapers of that city, are campaigning for increased street-car patronage. A 30-day commutation ticket, giving 50 rides for \$3 (a six-cent fare), is now being sold by department stores, drug and jewelry stores and banks, and at the offices of the gas and electric companies.

When the former ten-cent fare caused street-car patronage to fall off enormously, increased walking and jitneying, and made people move nearer their work, with the corollary of increased rents, the Public Trustees of the Eastern Massachusetts Railway Company (formerly Bay State) and the people of Fall River got together, through the good offices of the Fall River Chamber of Commerce. The situation was shown to be that regular street-car patrons had to pay a higher fare because there were so very many intermittent riders. The Trustees offered a cheaper fare if the people would ride more. That's why Fall River is boosting the trolley now, in the hope that the six-cent fare, allowed by the Trustees for a trial period, may be retained. Trolley service is a tremendous convenience and the situation seems to have been solved by the prompt action of the Fall River Chamber.

Argentina

AN American Chamber of Commerce was established in Argentina last January. The officers of this Chamber are all men prominent in the business life of the Argentine and men connected with active American concerns. The Chamber has its own \$25,000 quarters, acknowledged to be the finest in Buenos Aires, at Callo Bartolome Mitre 455 that city. The great majority of other nations dealing with the Argentine have had Chambers of Commerce there for some time. Now the British, French, Italian, Belgian, Spanish and Japanese Chambers have formed with the American Chamber the International Commercial Commission, the president of each Chamber, with two delegates from each, composing the organization. It is noteworthy that the president of the American Chamber in Argentina has become president of this International Commission.

The Commission has recently taken a prominent part in drafting a law protecting foreign patents and trade marks. During the recent harbor strike it compelled steamship

companies to make good their shipping contracts on goods billed to Buenos Aires. It watches custom-house procedure and aids the prompt entrance of American goods, follows legislation to prevent prejudice and arbitrates buying and selling disputes. It intends always to operate impartially.

The officers of the American Chamber in Argentina are: President, C. W. Whittemore, Singer Sewing Machine Company; Vice-President, C. F. Welhener, Frogrifice Wilson de la Argentina; Treasurer, R. C. Lowe, National City Bank of New York; Secretary, G. C. Cobean, National Paper and Twine Company; Manager, J. Nelson Warner. Firms represented on the Board of Governors are Ault and Wiborg, Henry W. Peabody, William E. Peck, Armour, General Electric, U. S. Steel Products, West India Oil and Ford Motor Company.

Active membership for firms or individuals in the Argentina is \$126 initiation and \$25 quarterly dues. Associate membership, for firms or individuals domiciled outside Argentina, is \$63 initiation and \$12.50 quarterly dues. There are now 130 active and 25 associate members. The Chamber is getting out a regular monthly bulletin, has established a carefully compiled catalogue library, will answer inquiries as to the Buenos Aires market in an authentic up-to-date fashion, and is in a splendid position to serve both exporters and importers by means of the fullest, most accurate data.

American Business in Germany

AN American section has been established in the Military Governors' Bureau for Commerce and Information, which has been operating for some time under the auspices of the British Military Governor at Cologne, Germany. The address is No. 41, Am Hof, Cologne. This will be a clearing house of valuable trade information for all American business men going into Germany.

In Foochow

THE Foochow branch of the American Association of China was recently formed. The new organization will largely care for American commercial interests, which are rapidly expanding in the Foochow consular district, and will take the place of an American Chamber of Commerce, the number of local Americans being too few to support a Chamber of Commerce.

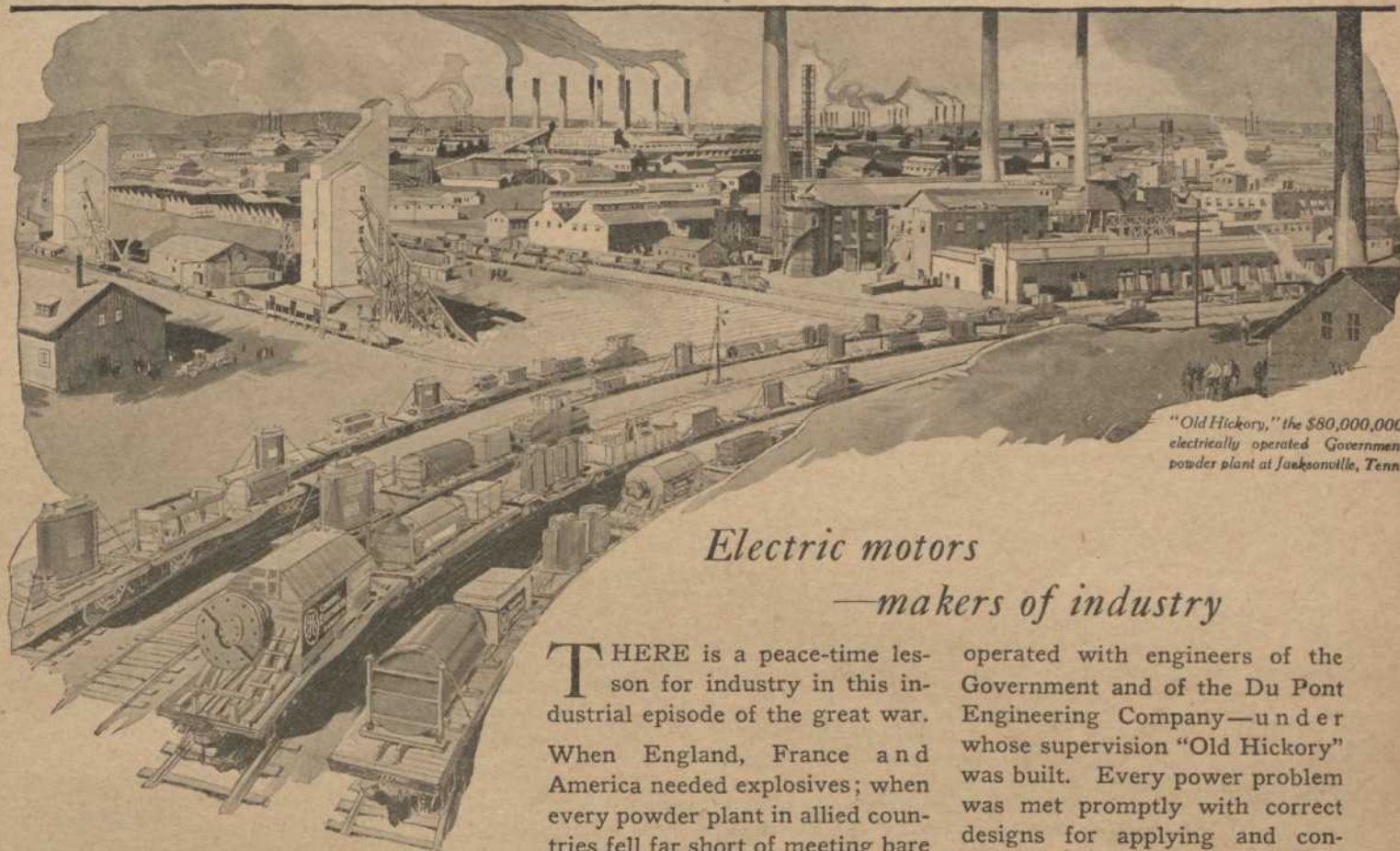
Another Chinese Chamber

AN American Chamber of Commerce has been formed at Peking, with the following officers: President, H. C. Faxon, Anderson, Myer & Co.; secretary, A. C. Williams, American Trading Company; treasurer, C. R. Bennett, International Banking Corporation; executive committee, H. C. Faxon, A. C. Williams, T. J. N. Gattrell, F. Siems-Carey Company and W. P. Christian, China American Trading Company.

American Insurance Abroad

AT the recent insurance convention at Hartford, Conn., the State Insurance Commissioners decided upon a comprehensive and careful consideration of the extension of

Resourcefulness, inventiveness, and facilities to utilize these qualities to the utmost, maintain General Electric leadership in industrial electrification



"Old Hickory," the \$80,000,000 electrically operated Government powder plant at Jacksonville, Tenn.

Electric motors —makers of industry

THERE is a peace-time lesson for industry in this industrial episode of the great war. When England, France and America needed explosives; when every powder plant in allied countries fell far short of meeting bare necessity—it was then that America's resources in electric motor production made possible "Old Hickory," seventy times larger than any other previous American powder plant.

Without motors—motors never conceived before, many of them—"Old Hickory" could not have reached ninety per cent of its productive capacity in a bare eight months after ground was broken.

General Electric engineers co-

operated with engineers of the Government and of the Du Pont Engineering Company—under whose supervision "Old Hickory" was built. Every power problem was met promptly with correct designs for applying and controlling power. Motor production followed with such rapidity that buildings and units could be put in operation as fast as they were completed.

Such service and facilities are at the disposal of all industry. And while this particular achievement is a good example of General Electric resourcefulness, it is merely an indication of the accumulated G-E experience now applied to industrial America in times of peace. General Electric Company, Schenectady, N. Y.

Look for this—
the mark of leadership
in electrical development
and manufacture



G-E motors

From the Mightiest to the Tiniest

GENERAL ELECTRIC COMPANY

American insurance into foreign fields. Such entry would necessitate the standardizing, as far as possible, of insurance laws and the abolishment of many hampering restrictions. It was urged that American companies should not weaken their resources at home if engaged in such foreign expansion. The companies with proper strength might go abroad, and those that did not should keep full statistics on their foreign business. Companies also should not be permitted to sell insurance too cheaply abroad and so reduce their loss-paying power at home.

"That insurance is an essential and necessary factor in any program for extending our foreign commerce is well established," says President Henry Evans of the Continental Insurance Company. "The Chamber of Commerce of the United States has given emphatic approval to the proposition that without a close cooperation of American banking, shipping, and insurance, any attempt to increase our foreign trade will result in failure. . . . I think the time has come when all American insurance companies should be unshackled and permitted to compete on equal terms with the insurance companies of the world, and all harsh and unnecessary restrictive laws that put them at a disadvantage in competition with foreign companies should be modified or repealed."

President E. G. Snow of the Home Insurance Company wrote in the same strain, enumerating the barriers interposed by State laws and insurance department rulings, as follows:

"First, the Burlington rule . . . it alone might reduce by a million dollars the published net surplus of a company desirous of doing a general foreign business.

"Second, the ninety-day rule in respect of agents' balances, which is impracticable in foreign business.

"Third, the prohibition in this State at least, against owning the stock of other fire insurance companies. We have already drawn your attention to the fact that the Federal Government permits banks to own the stock of foreign banks."

For World Welfare

THE first International Labor Conference, called into being by the Treaty of Peace with Germany, will begin its sessions in Washington October 29. What may result from it, no-one can safely predict, but it is entirely possible that it may forerun mighty changes in the social and economic development of the world, in the attitude of labor toward capital and in the achievement of a better universal understanding of the workers' position.

By the articles of the Treaty which gave it birth the conference is bound to direct attention to the application of the eight-hour day or forty-eight-hour week; to questions of preventing or providing against unemployment; to the employment of women in industry, including the complication of maternity and the question of maternity benefits, night work and unhealthy processes; to the employment of children, including the minimum age of employment, night work and health conditions; to the extension and application of the international conventions adopted at Berne in 1906 in regard to prohibition of night work for women employed in industry, and prohibition of the use of white phosphorous in the manufacture of matches.

These are the confines within which the

Treaty authorizes the Conference to take action, which must be either in the form of recommendations or suggestions to the nations of the world allied and associated in the war against the Central Empires, or in the form of proposals properly submitted and ratified as a part of the Treaty of Peace itself. In either case if the Conference resolves upon recommendations, and the United States adopts them, it must adopt them in the form of Federal or state legislation; or, if the Conference attempts to attach its conclusions to the Treaty of Peace, the Senate must accept and approve them before they can have any binding force within this country. But discussion will undoubtedly carry the assembled delegates far beyond the scope of the program laid down for the Conference. They will meet together from all parts of the world. The Conference was evolved by the Paris Peace Conference in its early days. About the close of January the Supreme Allied Council appointed the Commission on International Labour Legislation with two representatives from each of the five great Powers and five other representatives from those remaining. This Commission held thirty-five meetings and drew up the program which will be considered at Washington.

Of even greater significance is the introduction to the Labor Section of the Treaty of Peace, a result of the Commission's deliberations, which reads: "Whereas, the League of Nations has for its object the establishment of universal peace and such a peace can be established only if it is based upon social justice;

"And whereas conditions of labour exist involving such injustice, hardship and privation to large numbers of people as to produce unrest so great that the peace and harmony of the world are imperilled and an improvement of those conditions is urgently required; as, for example, by the regulation of the hours of work, including the establishment of a maximum working day and week, the regulation of the labour supply, the prevention of unemployment, the provision of an adequate living wage, the protection of the worker against sickness, disease and injury arising out of his employment, the protection of children, young persons and women, provision for old age and injury, protection of the interests of workers, when employed in countries other than their own, recognition of the principle of freedom of association, the organization of vocational and technical education and other measures;

"And whereas also the failure of any nation to adopt humane conditions of labour is an obstacle in the way of other nations which desire to improve the conditions in their own countries;

"The High Contracting Parties, moved by sentiments of justice and humanity as well as by the desire to secure the permanent peace of the world, agree to the following:" There follow the Sections creating the Conference and an International Labour Office, an administrative headquarters which will campaign for a better understanding of labor's demands so that interest in these demands shall not lapse between sessions of the Conference, which must meet at least once each year.

The Conference will be held in the Pan-American building, scene of some of the most important economic gatherings held in this country in the past few years. The na-

tions which have signified their intention of sending delegates include: Bolivia, Belgium, China, Denmark, France, Great Britain, Guatamala, Greece, Holland, Honduras, Italy, Japan, Netherlands, Nicaragua, Norway, Panama, Persia, Peru, Portugal, Sweden, South Africa, Siam, San Salvador, Switzerland, Spain, Serbia, Slovene and Croat Government. The Central Empires and Russia will not be officially represented at the first conference, although it is not improbable that they may send representatives without official status to voice the opinion of their countries.

Americanization

IT is estimated there are 25,000 aliens in Utah who will be obliged to attend Americanization schools recently opened in that state.

The Bureau of Education, Department of the Interior, announces a 400-page volume entitled "Proceedings of Americanization Conference," containing addressed and discussions by leading Americanization workers. It deals with every phase of the work, beginning with the best technical methods of teaching English and closing with addresses on the cooperation of all agencies in the community.

The Toledo Board of Education jointly with the local Americanization Board held a five days' Americanization institute in September to develop in Toledo a corps of teachers and workers who are not only trained in the best methods of teaching adult immigrants English and citizenship, but who are also equipped with an understanding of the national and local importance of Americanization in its fundamental meaning.

Cleveland has centralized all Americanization work in a Council, co-ordinating the work of every interested organization in the city. The new Council will have an accumulated fund of \$47,000 to organize the city's Americanization work.

Ohio's new Americanization law, recently passed by the Legislature, went into effect September 3, and on that date the new State committee provided for under this law met for organization.

The Westinghouse Electric and Manufacturing Company of East Pittsburgh, has a committee on Americanization composed of veteran employees of the company. It is the duty of the committee of the members to act as representatives of the foreign born in their respective sections, to keep in constant touch with the Chairman, to assist in adjusting all requests and complaints of immigrant workmen not only in the shop but in matters outside.

Camden, N. J., Chamber of Commerce has named an Americanization committee which has begun to survey the situation, get the facts and make recommendations on their findings.

The "Americans All" detachment of soldiers from Camp Upton, New York, is touring the country to show how the illiterate and non-English speaking residents of America are put through the Army melting-pot and turned out good soldiers on the way to citizenship. Every man in the detachment, and they represent fourteen different nationalities, has been enlisted since May 1. At that time all, with one exception, were unable to read, write or speak the English language. These men drill like West Point cadets. They have

(Concluded on page 71)



"Supreme" REFLECTOLYTE

A NEW LIGHTING UNIT embodying advanced ideas in Light-control and Diffusion.

THE SUPREME REFLECTOLYTE IS DISTINCTIVE in appearance. Even in its simplest form it is most attractive, and whether suspended or attached close to the ceiling, this pleasing quality is preserved.

ORNAMENTAL TYPES are supplied in two periods, "Classic" and "Gothic"; are highly artistic, and correct in every detail.

"SUPREME" REFLECTOLYTES are made in a variety of sizes,—75 to 500 watts, and styles sufficient to carry out a harmonious scheme of illumination in Department and Retail Stores, Banks, Hotels, Public and Office Buildings, Theaters, Churches, Schools, Hospitals, and wherever the maximum of illumination is required.

CONSIDER THE ADVANTAGES of a Lighting Fixture, the light-source of which is entirely enclosed, excluding bugs and dust, which has a correctly designed reflector concealed within its structure which directs the maximum of full soft restful light to the working plane, and which accomplishes every result secured from fixtures with open bowls and large reflectors.

THE CEILING IS ILLUMINATED sufficiently to bring out the artistic beauty of a room. The walls appear heightened, and the effect of greater space is achieved. The distribution of light in all directions is a further step towards the acquirement of true daylight atmosphere, by artificial means.

INTERESTING LITERATURE concerning this new Lighting Unit, sent on request.

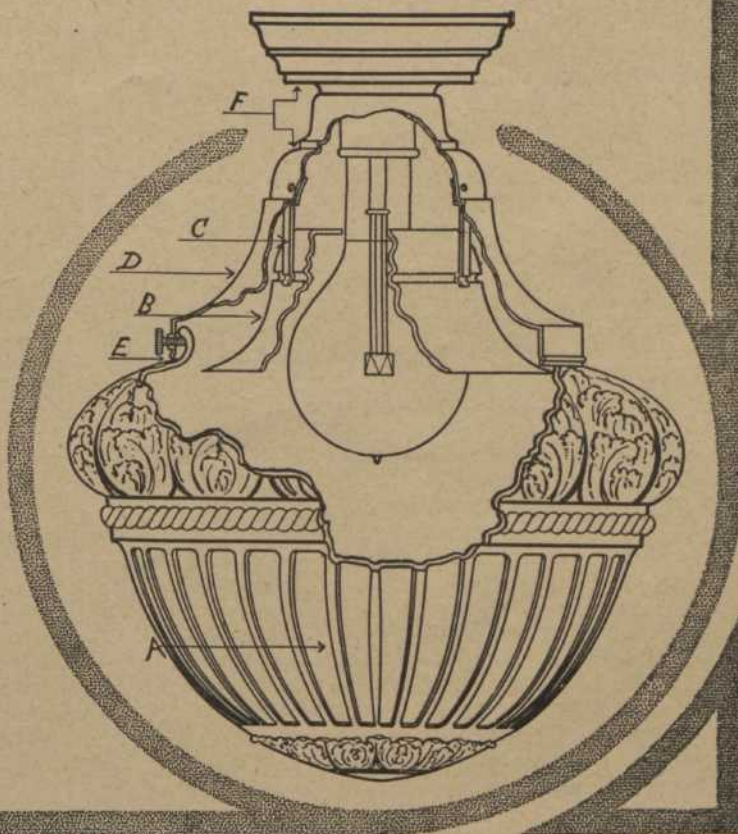
It is apparent from the sectional drawing illustrated at right, that the "Supreme" REFLECTOLYTE has a number of exceptional features,—the translucent glass Urn (A) of beautiful outline and surface ornamentation in two periods; the bell-shaped Metal Holder or Body (D) which supports the Urn and completes its graceful outline; the concealed steel reflector (B) with its white porcelain enameled reflecting surface fused on at a temperature which melts glass; the spring fingers (C) which support the porcelain enameled reflector in a fixed position with relation to the lamp filament and the bowl, and which permit instant removal and replacement of the reflector for cleaning.

The above are exclusive "Supreme" REFLECTOLYTE features, and cannot be duplicated.

The Reflectolyte Co.

910 Pine St.

St. Louis, Mo., U. S. A.



No. 1

The Making of Southern Pine

FIRST the forest cruiser, lone explorer, and advance agent of the lumberman, judges and chooses with keen, appraising eye the prime stands of virgin woodland. A great sawmill is erected. More thousands are added to the millions of persons in America who derive their livelihood from manufacturing trees into lumber, and another thriving prosperous community is added to the five hundred maintained by producing Southern Pine—that sturdy, dependable material which still is and always has been the least expensive, most easily available building material in the world.

Southern Pine Association
New Orleans, Louisiana

This illustration is the first of a series depicting the manufacture of Southern Pine. The entire series will be published in a beautiful booklet. Send for your copy NOW.



STRIEBEL

Ambassadors of Trade

Organized British business men are sending out representatives who, working independently of the government, will keep an alert watch over the nerve centres of world commerce

By GEORGE T. BYE

London Representative of The Nation's Business

B RITAIN'S much-discussed plan for "trade ambassadors" already has been put into effect. The first appointees have been at their posts long enough to see what they hope to do and how they are going about it.

For several months two embassies of the Federation of British Industries have been established and negotiating for trade. Each takes up rather large territory which will be diminished as soon as other projected embassies are created. For instance, the commercial plenipotentiary to the Levant carries his representations into the Balkans, Greece, Turkey and all non-British territory into which he has physical access and where after-war rehabilitation encourages, contracts for present or future delivery. The second embassy, to Spain, similarly has jurisdiction in Portugal.

A third post will shortly be created in Belgium, with instructions to oversee trade possibilities in Holland and Denmark. Before the year is out trade promotion staffs will have been set up in South Africa and South America, the last with headquarters probably in Brazil.

This overseas exploitation scheme was conceived in the summer of 1916 simultaneously with the plan for organization of the Federation of British Industries, which has been growing daily since. The Federation includes practically every large manufacturer in the British Isles; smaller concerns now recovering their equilibrium are joining by the dozens weekly. The Overseas Trade Department of the Federation—the Foreign Office from which the trade ambassadors are accredited—is under the direction of live, brisk, daring—young army officers demobilized early because of their trade fitness.

On Their Own

THE trade ambassadors have no governmental status. They do not necessarily work in association with British commercial attachés of state embassies or with consuls, for the surface reason that they represent only the federation membership. They are not quartered in British government offices abroad, and rank as representatives of a private concern. In fact, their status is the same as resident agents of the Chamber of Commerce of the United States would be in foreign countries.

While "trade ambassador" is the title popularly given these representatives, the Federation calls them "trade commissioners." Major E. Kennard is the commissioner to the Levant. He has had a successful career as merchant and manufacturer with 20 years' experience in that part of the world. Major Kennard's headquarters are in Athens. Mr. Charles Thoroton is the commissioner to Spain, where he has lived for 4 years and is credited with an uncanny insight into the trade psychology of the Spaniards. His offices are in Madrid.

The salary of the two ambassadors is said to be as much as is given the head of a large mercantile establishment. Each has two assistant commissioners and an adequate staff of clerks and stenographers. Many embassies would be established at once but for the strain on the funds of the Federation. A sys-

nard represents the member firms in the making of contracts.

The trade embassies send home a constant stream of information which the Overseas Department of the Federation rushes out in bulletins. If the information is too hot to wait for printing, telegrams or letters are sent out to members. The Overseas Trade Department makes a specialty of quick service. Similar information might come to the attention of the manufacturers weeks later from government sources, but this is not fast enough for British industry in its present very aroused state. Minutes often mean millions.

It is also permissible for a member to write a trade commissioner direct. Advice may be sought from the trade commissioners on any pertinent subject. In addition he will display a merchant or manufacturer's catalogues and act as an information bureau for prospective customers of Federation members. For all this service there is no extra fee. Membership entitles British firms to representation and counsel in foreign trade being exploited by the Federation's embassies without any additional expense.

While this information was being given me in the Overseas Trade Department of the British Federation, in London, the department directors were taking leave of a "trade chargé d'affaires," who was just leaving London for South America where he expected to meet a large party of Brazilians and escort them to Great Britain for a junket through British cities and manufactories.

The Majority Doesn't Always Win

CALMNESS and just appraisal of rights is sometimes difficult for minority stockholders in a corporation. In June the Supreme Court decided a case in favor of minority stockholders who had spent more than twenty years unsuccessfully in alleging fraud in one form and another in connection with a reorganization of a corporation. In 1893 the same court had said that they could not enjoin the reorganization or have the accompanying foreclosure set aside. In 1896 and again in 1913 there were substantially the same results in the Supreme Court, which held that majority stockholders could proceed with the affairs of the corporation, without being stopped at each step with allegations of fraud.

Omitting allegations of fraud, the minority eventually took action directly against the majority stockholders on the theory they had not received their pro rata share in the proceeds of the common property. This contention the Supreme Court upheld, saying: "The majority has a right to control; but when it does so it occupies a fiduciary relation toward the minority, as much so as the corporation itself or its officers and directors. If through that control a sale of the corporate property is made and the property acquired by the majority, the minority may not be excluded from a fair participation in the fruits of the sale."

How Slow Are Britons?

A GREEK city, quickened by the war, decides to give itself a street railway system. There are agitated tourists to be carried out to the ruins; there are placid citizens to be hauled to work.

About the time the thought becomes audible, Major Kennard hears of it. It is his business to hear of it. He is the "ambassador" of the Federation of British Industries for that district. Does the major follow the tedious convolutions of diplomatic intercourse to inform his principals? Hardly. He cables the London office of the federation, which passes the tip along to interested members.

In three shakes of a sheep's tail—or in some cases two—British firms have submitted complete specifications and estimates down to the cost of printing transfers. The first bidders have every advantage when it is a case of counting the minutes.

Our British cousin may be slow about seeing American jokes and he will devote the middle of his afternoon to the sacred rites of tea taking. But just the same there are times when you have to wake the roosters if you want to catch him napping.—THE EDITOR.

tem of world embassies will be slowly formed as soon as there is thorough confidence in the plan. To date the Federation reports that the two commissioners have proved a profitable investment many times over in the orders they have returned to Great Britain.

"Ambassador" is a peculiarly good description to apply to the trade functionary. He does not travel about seeking orders like a drummer. He is engaged for his important connections already established. If a Grecian city plans to erect a public building and invites bidders for the supply of steel, electrical equipment, elevators and roofing, public contractors will at once get in touch with Major Kennard, who, by cable or letter, will inform his London office which immediately reports to interested members. Later Major Ken-

"Carry One" to Carry All

Few businesses exist to-day in which the demands for correct detail are as exacting as in transportation.

The safety of passengers, the maintenance of schedules, the upkeep of track and rolling stock, the shipping of goods, and the checking of cars each involves a network of detail of which every thread must be perfect.

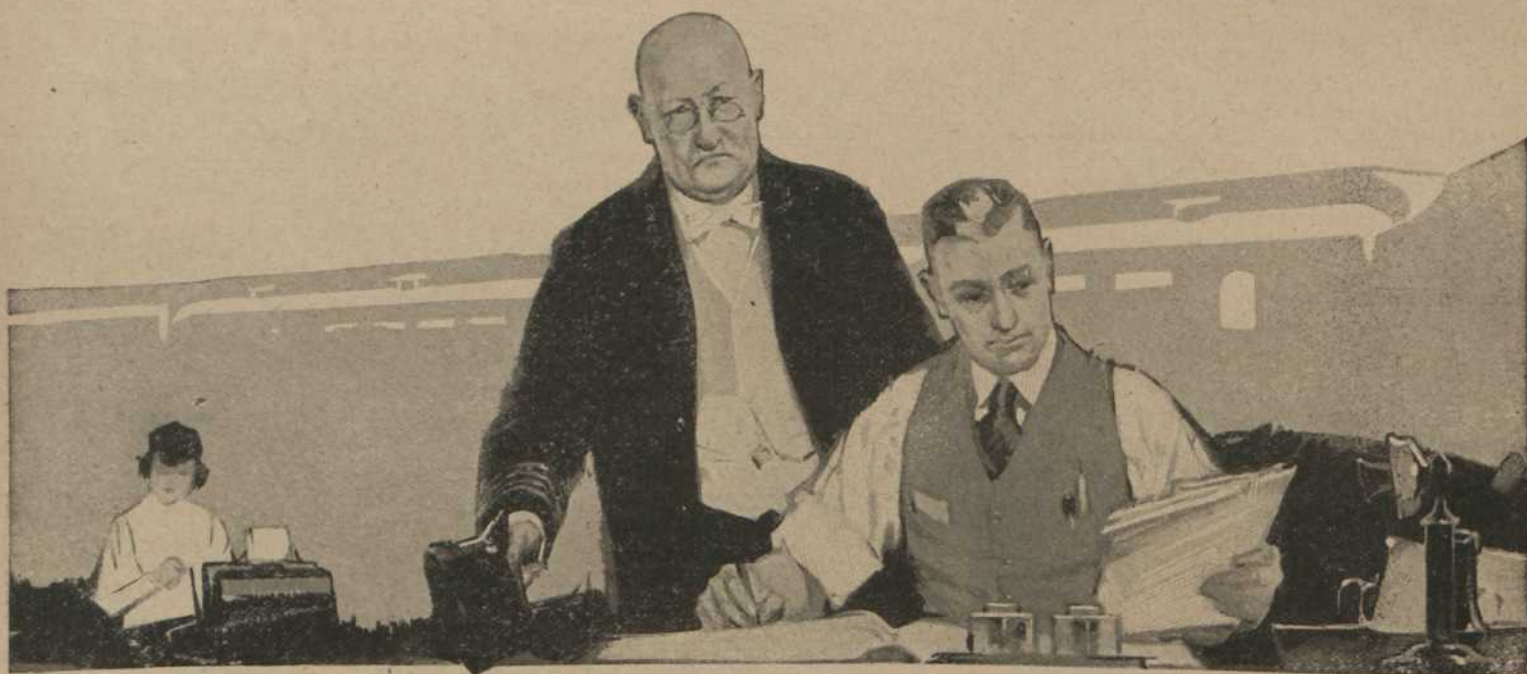
In a far greater degree than most other businesses is the language of figures necessary for the transmission, recording and analysis of facts.

So important are figures to the widespread business of transportation that it may truthfully be said to rest on a foundation of which the very cornerstones are the four simple operations—addition, subtraction, multiplication and division.

The ability of a road to transport passengers and goods—in short, to "carry all"—thus depends in no small measure on the correctness with which its accountants "carry one" in their complex and monotonous figure work.

Wherever rails run, Burroughs Adding, Bookkeeping and Calculating Machines can help to make this work less complex, less monotonous and at the same time far more accurate.

In the business of small feeder as in great trunk line the need of absolute accuracy in adding, bookkeeping and calculating has long been apparent. The wide use of Burroughs Machines in its achievement proves that the invention of William Seward Burroughs ranks in importance with the air brake, the interlocking switch and other railway necessities.



Adding—Bookkeeping—Calculating Machines
Burroughs



Adding — Bookkeeping — Calculating Machines

Burroughs

Little Stories

(Concluded from page 48)

General of Railroads, says: "During the war no one was more patriotically helpful than the American shipper. With zeal and efficiency he did his part in the common cause. The Railroad Administration had excellent opportunity to observe this attitude, and has appreciated heartily the subsequent continued co-operation of the great majority of the shippers." Mr. Hines urges capacity loading, prompt loading and unloading, ordering goods from the nearest available source, pooling of orders, use of motor trucks and the reduction of diversion and reconsignment of cars to a minimum, to prevent the car shortage from becoming acute.

In 1918 the Railroad Administration placed orders for the construction of 100,000 freight cars. Approximately 70,000 have been completed, and now are in service. The factories are turning out new cars at the rate of 900 a day. Even this output has not been sufficient to meet the demand, although it has helped a great deal. The number of farmers who are building grain storage houses on their farms is increasing rapidly, and this improvement also has gone a long way toward preventing congestion.

The railroads under Federal Control earned \$16,000,000 in August over the guaranteed monthly rental of the properties. Only one other month in 1919 showed earnings above the rental—July—\$1,968,000. However, the expenses of neither month included the increase in wages of shopmen, lately granted and made retroactive to May 1. The increase is approximately \$4,000,000 a month, which would really put July in the red, and reduce the August earnings to \$12,000,000.

The Railroad Administration has begun the compilation of figures showing the percentage of passenger trains arriving on time in all parts of the country. The figures compiled during the month of August show a high percentage of passenger trains arrived at their termini on time, the average for all regions being 83 per cent. Including trains leaving their initial termini late because of delay to connections, 87.3 per cent made their runs in schedule time or less.

Express loading out of New York is exceptionally heavy. In a single week it was necessary to use 534 box cars for that purpose.

Uniform sanitary regulations for railway stations, shops, trains, offices, camps, rest house, etc., likely will be put into effect by the Railroad Administration before the lines go back to corporate control. The committee on health and medical relief, appointed a year ago, having made a complete survey of the railroads of the country, recommended a set of rules which, in its judgment, will bring about the improvement for which the public has clamored in vain for years. A few railroads have given the subject attention, and the main features of their methods have been included in the committee's program.

The efforts of the Railroad Administration to establish uniform practices and prompt settlements of loss and damage freight claims are showing gratifying results, according to a statement by the Director General. On April 1, 1919, the report says, there were 806,707 such claims unsettled, whereas on August 1, this figure had been reduced to 519,316—a decrease of 287,391, or 35.6 per cent, in the

number of unsettled claims. Of the total number of outstanding claims on April 1, this year, 363,476 had been outstanding four months, or over. On August 1, this figure had been reduced to 218,424, a decrease of 145,052, or 60.1 per cent.

One of the early policies of the Railroad Administration was to consolidate station facilities. Corporate officers of several lines, figuring on early return of the property, already have considered the advisability of continuing the arrangement in a good many cities, in the interest of economy and better service.

Following an agitation which lasted 30 years, the Interstate Commerce Commission has recommended to the Director General of Railroads consolidation of the existing classifications of freight rates, with only such changes in rating as are necessary on account of changes in descriptions of classes. It also is recommended that the differences between state classifications and general classifications be worked out in co-operation with state commissions. Shippers in every state were organized in an appeal for uniform classification.

C. H. Markham, regional director of railroads for the Allegheny region, comprising the Pennsylvania and Baltimore & Ohio Systems, the Central Railroad of New Jersey, the Western Maryland and other lines, has resigned to become president of the Illinois Central Railroad, the position he held prior to January, 1918. L. W. Baldwin, heretofore operating assistant to the regional director of the Allegheny region, succeeds Mr. Markham.

Labor

THE United States Railroad Administration has signed a national agreement with the railway employees department of the American Federation of Labor providing for 500,000 railway shopmen on all roads under government control an eight-hour day, abolition of piece work, bonus and premium systems, increase in wages retroactive to May 1, 1919, and a thirty-day clause for amending the agreement. The wage increase amounts to something more than \$4,000,000 a month.

Summaries from available sources show that production has slumped badly since mid-July while shorter hours and higher wages have not brought increased output or efficiency. The American Federation of Labor estimated there were 2,000 strikes actually in progress or imminent on September 18.

Thirty-four per cent of the strikes now in progress are for shorter hours.

Demands for a six-hour day, a five-day week, and an increase of from twenty-five to forty per cent in wages were made in Cleveland recently by the United Mine Workers of America.

Chicago Stockyard men have demanded a wage increase from twenty-five to fifty per cent over the scale awarded last February.

According to A. L. Smith, secretary of the New York Re-employment Bureau, 10,000 former service men in New York are seeking jobs.

Stephen C. Mason, president of the National Association of Manufacturers, estimates that strikes have cost the United States \$10,000,000 a day in the last eight months. This is \$25 for each man, woman and child.

The strike of carpenters and building workmen in Chicago, lasting more than two months, making idle more than 100,000 workmen and halting construction contracts aggregating \$15,000,000, ended September 19, with a victory for the strikers.

The Chief of the Women's Bureau has asked the Department of State for assistance in surveying gainfully employed women in the United States who are supporting dependents.

The International Farm Congress, in session at Kansas City recently, went on record as deploring strikes except in "grave emergencies."

A six-hour day, a sixty per cent wage increase, and closed shop will be the chief demands of the Wilkesbarre, Pa., miners who will hold their convention in April, according to announcements by the Secretary of the United Mine Workers.

Shoe workers average \$40 a week with some earning \$60 to \$120. Bread bakers average \$58 to \$61 a week, working six and a half hours daily in a six-day week, who before the war earned \$25 to 35 weekly for a nine-hour day.

The Employment Service of the Department of Labor has established a "Junior Section" for the employment of boys and girls under 21 in full time, part time and vacation work.

Fifteen thousand silk mill workers were on strike in Scranton, Pa., and neighboring towns September 12.

Members of the Plasters Union notified contractors October 1, that they would demand \$1 an hour, an increase of twelve and a half cents a day.

Late Government Publications

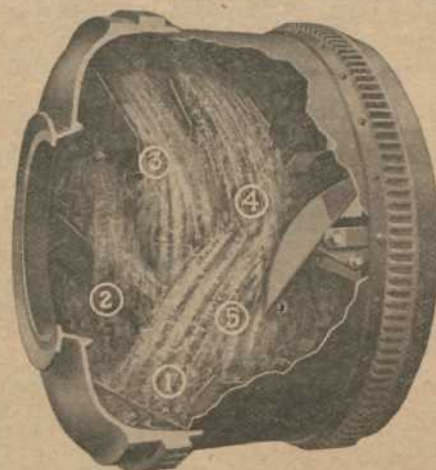
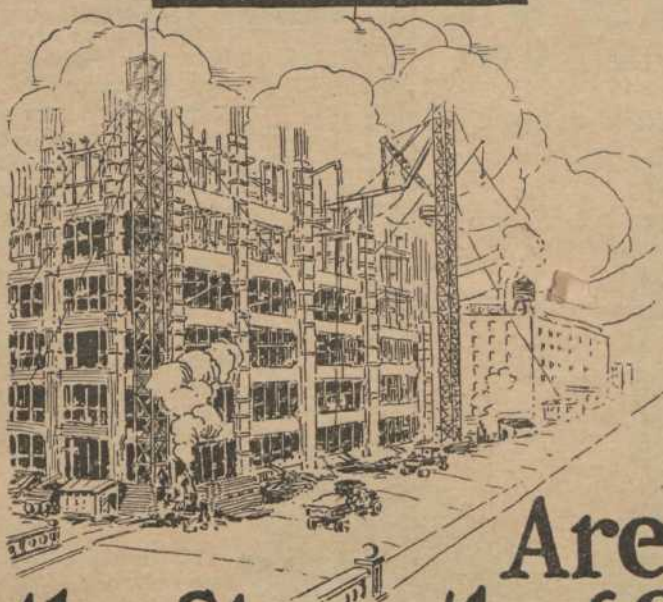
Consumption Estimates, Bureau of Foreign and Domestic Commerce, Miscellaneous Series 95.
Selling in Foreign Markets, Bureau of Foreign and Domestic Commerce, Miscellaneous Series 81.
Prices of Chemicals, War Industries Board Price Bulletin 7.
Prices of Tobacco and Tobacco Products, War Industries Board Bulletin 19.
Prices of Wood Distillation Products and Naval Stores, War Industries Board Price Bulletin 51.
Far Eastern Markets for Railway Materials, Bureau of Foreign and Domestic Commerce.
What the Next Half-Year Means to American Export Trade, Commerce Reports, September 18.
European Coal Situation, Commerce Reports, September 16.
Economic Conditions in Bulgaria, Commerce Reports, September 17.
Reorganization of German Trade Promotion Service, Commerce Reports, September 27.
Report of the Activities of the War Department in the Field of Industrial Relations During the War, War Department.

Now Silkworms Strike!

THE silk-worm needs a punching up from his jazzy cousin the bee. Silk manufacturers haven't been able to produce nearly the amount they figured on. This under-production will continue and is likely to grow worse, we are told. Labor conditions—apart from the silkworm's "sympathetic strike"—are about as bad as they can be. Yet the buying power of the country has increased, it would seem, in spite of H. C. L.—for the masses are reported spending as never before—and the wives are the main spenders.

Therefore the Associated Dress Industries of America is expecting a big Spring season and every silk manufacturer will have a ready market for every yard of silk he can turn out. The end of this winter will see the best business the silk industry has ever known—with probably the highest prices.

In the Drum of the Mixer



**Are Decided
the Strength of Structures
and the Durability of Pavements**

Contractors who
own Koehring
mixers have
proved their
regard for
**Quality
Concrete**

IF every cubic foot of concrete that goes into your buildings and pavements is to be uniform in the distribution of stone, sand and cement—if the work is to be free from weak areas, the concrete must come out of the drum of the mixer with uniform distribution of stone and sand, and both stone and sand must be thoroughly coated with cement.

Koehring mixed concrete is **dominant strength** concrete—as high as **31% stronger** than concrete mixed by other mixers—because of the Koehring re-mixing action—distinctive to the Koehring concrete mixer.

KOEHRING Concrete Mixers standardize concrete

The Koehring re-mixing action prevents segregation of stone and sand according to size, and thoroughly coats every grain of sand and fragment of stone with cement, delivering concrete uniform in its distribution of sand and stone to the last shovel-

ful of every batch. The Koehring concrete mixer is the only mixer with a re-mixing action. The Koehring-equipped contractor gives you **dominant strength, uniform** concrete.

Write for Van Vleck's Book "Standardized Concrete"—an epitomized review of authoritative engineering practice in mixing of concrete.

KOEHRING MACHINE CO., Milwaukee Wisconsin

THOUSANDS of SUCCESSFUL BUSINESS MEN and CONCERNS

*in all parts of the United States are doing
commercial banking business with*

The CONTINENTAL and COMMERCIAL BANKS

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BECAUSE:

Practical business men of vision control and manage these banks—men who know the banking requirements of modern business and who daily are applying that knowledge constructively in rendering the best banking service.

Co-operation with their customers is regarded as a paramount duty by the officers and staff.

RESOURCES MORE THAN \$450,000,000

Continental and Commercial National Bank
of Chicago

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208 SOUTH LA SALLE STREET
CHICAGO, U. S. A.

What Does the Public Want?

(Concluded from page 50)

road employes and (2) government representatives on the board of directors; the railway executives' plan is for it without reference to the make-up of the board; the Frelinghuysen bill wants it, with (12) directors—(8) representing the stockholders, (2) the employes, and (2) the public; the Lenroot bill wants it, naming (11) directors—(1) representing the Interstate Commerce Commission, (1) the state commission, (2) the employes, (2) commerce and industry, (2) agriculture and (3) the stockholders.

On the important subject of security and capital issues, the United States Chamber declared in favor of exclusive federal regulation of capital expenditures and security issues. All the other plans include exclusive regulation under the direction of the Interstate Commerce, except the railway executives plan, which gives authority to the Federal Transportation Board.

The Rate Question

WITH reference to revenues, the United States Chamber declared in favor of rates by the Interstate Commerce Commission under a statutory rule providing that the rate structure shall be designed to yield a sufficient return to enable the companies to give adequate service, keep their properties up to standard, and earn a fair return on the money invested. All the other plans are for rates by the Interstate Commerce Commission. The Cummins bill divides the country into districts and the roads into groups for rate making; the railway executives plan calls for regional sub-commissions; the Frelinghuysen bill calls for rates that will yield a net return of 6 per cent, and the creation of an individual contingent fund by each road to support its own credit, and of a general contingent fund maintained by contributions from prosperous roads to support the credit of all roads; the Warfield plan calls for rates that will bring a net return of not less than 6 per cent, distribution of excess earnings to go one-third to the road, one-third to the labor and one-third to the public; the Lenroot bill provides for a guaranty of a 4 per cent dividend on stock, and 6 per cent when earned.

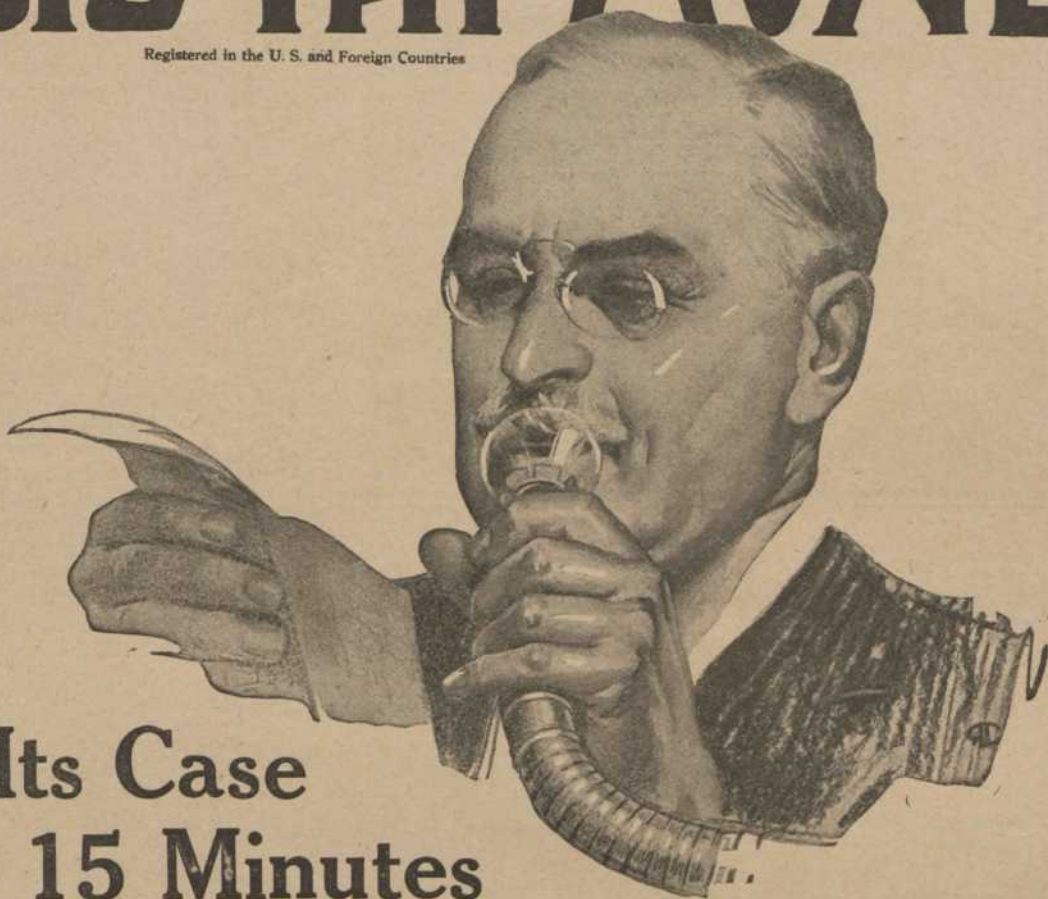
The National Chamber declared in favor of the creation of a federal transportation board to promote the development of a national system of rail, water, and highway transportation. The Cummins bill, the Frelinghuysen bill and the railway executives plan call for the same kind of a board. The Lenroot bill recognizes the principle by providing for an efficiency and economy board.

Employees' Insurance

THE Pfister and Vogel Leather Company of Milwaukee, Wis., has got a new wrinkle in insurance of employes. The ordinary workmen's compensation law is supplemented for ordinary accidents and disease all of the twenty-four hours of the day. Each employe gets an individual policy. One-half the monthly premium is paid by the company, the other half deducted from wages at 25 cents per day twice monthly. If sickness or accident occurs the employe gets \$12 a week up to twenty-six weeks if necessary. No medical examination is required.

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Registered in the U. S. and Foreign Countries



Proves Its Case In 15 Minutes

Get down to the fall and winter drive for business. Let The Dictaphone help you. It's the best way to handle your daily rush of mail.

15-Minute Demonstration

A 15-minute demonstration will prove it to you in *your* office, on *your* work. The demonstration is made with an actual Dictaphone and won't interfere with office routine.

Make an appointment today by phoning or writing The Dictaphone branch office nearest you. Branches in all principal cities—see your telephone book.

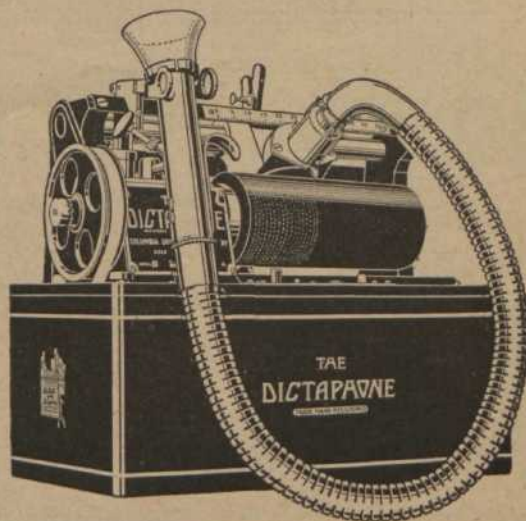


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There is but one Dictaphone, trade-marked "The Dictaphone," made and merchandised by the Columbia Graphophone Company





For Documents that must ENDURE

Old Hampshire Bond is as permanent as a paper can be made.

Use it for every important business document—your will, the contracts that keep your business going, policies, applications, agreements, records.

—and for your *letterheads*.

For if your correspondent thinks your letter important enough to file, surely you should see that he has a letter that will stand filing.

Durability is one of the most essential qualities in a business document. Many firms are today paying clerks who do nothing but patch up papers—because somebody, years ago, bought cheap paper that couldn't stand filing.

Ask your printer.

Send for a copy of "The Art of Paper Making." It tells *how* Old Hampshire Bond is made; and *why* it is so strong and durable.

Old Hampshire Stationery is made for the use of men and women who know and appreciate fine paper for personal correspondence.

Old Hampshire Bond

Hampshire Paper Company
South Hadley
Falls
Massachusetts
U.S.A.



Science and the Sirloin

(Continued from page 14)

interesting to note that under the common law, the dog often is still rated "wild," and not subjected to the usual rules governing private ownership. The bringing of the dog within the full scope of law, as other domestic animals have been brought, is necessary to successful readjustment of our domestic animal industries. But toward no other reform is the average man more recalcitrant, as demonstrated by the fact that legislators who advocate "dog laws" carry their political lives in their hands.

Recently an eastern legislature refused to enact a dog law, but made an appropriation for the erection of a monument to dogs.

"We hope the new woman voter will enable us to solve the dog question," says the expert. "When she realizes that dogs, in curbing the sheep industry, add to the cost of her children's stockings, she, unlike sentimental males, won't let atavistic affection stand in her way."

The element of human affection for domestic animals brings about many complexities to befuddle the domestic animals' situation. For scientific approach to the subject must be barren of such affection. The scientist must look upon the cow, for example, only as a chemical laboratory for the manufacture of articles or the performance of other services needed by man.

Vanity vs. Profits

AFFECTION, pride, aestheticism, often get in the way of the novice who would contribute his bit toward domestic animals' improvement. Thus the successful business man who satisfies his emotion for play in "stock raising" usually lets vanity outrun profits. His first business error is in erecting such costly equipment that no sort of management will square with the overhead expense. But the "gentleman farmer" has done much for domestic animals by setting, in many ways, fine examples, and by importing costly breeders.

Indeed, with the business man, the inherent instinct we all have for animals is more natural than with most of us. For the rearing of animals was the first of all businesses. Philologists suggest that even the words "Capital" (*capita*; "heads") and "profit" (*pro-ficiscor*; "offspring") came from cattle, which probably were the first mediums of exchange in systematic commerce.

But there are more immediate connections. Many raw products of manufacture—leather for example—come from animals. The sustenance of life is dependent jointly upon them and plants; and plants to a large extent are dependent on the fertilization animals provide—a factor far from being inconsiderable.

Hence it is not surprising to learn that, aside from fowl life, more than two living animals are necessary to the comfortable existence of each human being. Our ratio is a little more than two—though during the last year or so our exports of animal products were phenomenal. But imports of 100,000,000 pounds of meat products during 1918 may be the shadow of the coming of a by no means flattering situation with regard to our domestic animal industries. However, we still lead the world in swine, having about one-third of all; come second, next to India, in cattle; second in sheep, despite the falling off in that industry, and appear to be leading or holding



Waiting! - O and losing valuable time!

An Inside Story told by one of the Big Executives of one of the Big Oil Companies

The name of the Executive who told this story will be cheerfully sent on request

"Before we put in the Dictograph there was a line in front of the Boss' door all morning. I used to waste part of several forenoons a week waiting to get in for the necessary word with the President *** But now, with the—

Dictograph

System of Interior Telephones

—we sit right at our desks and 'get the Boss in' instantly on any question of house policy that requires immediate action, or find out when he will be ready to talk about it.

"With the Dictograph, business that usually is hung up for hours is started **when it comes up**—the Executive's desk is cleared of details and he has more time for the **big things** that make him of value to his organization.

"We found that our business took a new spurt with the installation of the Dictograph—and without any conscious attempt at 'speeding up', at that.

"The Dictograph increases the personal efficiency of every individual in our organization, turns confusion into smoothness, and saves both time and tempers."

This Manager's story shows just one phase of the Dictograph System as applied to his business—there are features just as vitally suited to your needs.

With the Dictograph you simply press a key and talk—there's no operator, no ear piece, no mouth piece—and no busy wire—you have direct control and instant communication.

You can talk to one man or get half a dozen in on a matter—clear up detail and get more out of a day with less wear and tear than you ever dreamed possible.

More than 50,000 prominent Executives are finding the Dictograph 100% efficient.

A FIVE MINUTE DEMONSTRATION on your own desk will show you how successfully the Dictograph can solve your intercommunication problems. The demonstration implies no obligation.

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This is the Dictograph Master Station. Send the coupon for the new edition of "An Essay on Executive Efficiency" and learn what the Dictograph will do.



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1357 Candler Bldg., 220 West 42nd Street
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☐ 5-Minute Demonstration ☐ Free Booklet

Name _____
(Attach to your letterhead for firm name and address.)

DICTOGRAPH PRODUCTS CORPORATION - - C. H. LEHMAN, President
(General Acoustic Company)

1357 Candler Building, 220 West 42nd Street - - New York City

HARRY
LEES

Metal and Motor

Rust-red ore and rolled steel beam are two ends of a chain between which lie many links.

Chemistry, metallurgy, physics—practically every branch of science that enters into engineering aids in smelting, refining and forging, but back of all these and mightier than any is *power*, and with increasing frequency this power assumes the form of electricity.

At the docks of the great iron range country electric cranes lift endless loads of ore down into the holds of waiting ships.

At Gary, Cleveland, South Chicago and other Great Lakes ports that feed the mightiest mills of the steel industry, electrically operated unloaders relieve the great freighters of their cargo, cutting from 75 to 80 per cent from the cost of handling as compared with older, clumsier and slower methods.

It is electricity that does the lifting and carrying, that supplies the power and endurance needed for the handling and hauling of material as it moves from blast furnace to ingot rolls, that turns the rolls as ingots are squeezed

into bars, that moves the manipulator as it lifts, turns and shifts the great glowing bloom.

Varied as are the demands of these many tasks they are identical in one respect. Every one severely tests the ruggedness, reliability and endurance of the driving motor.

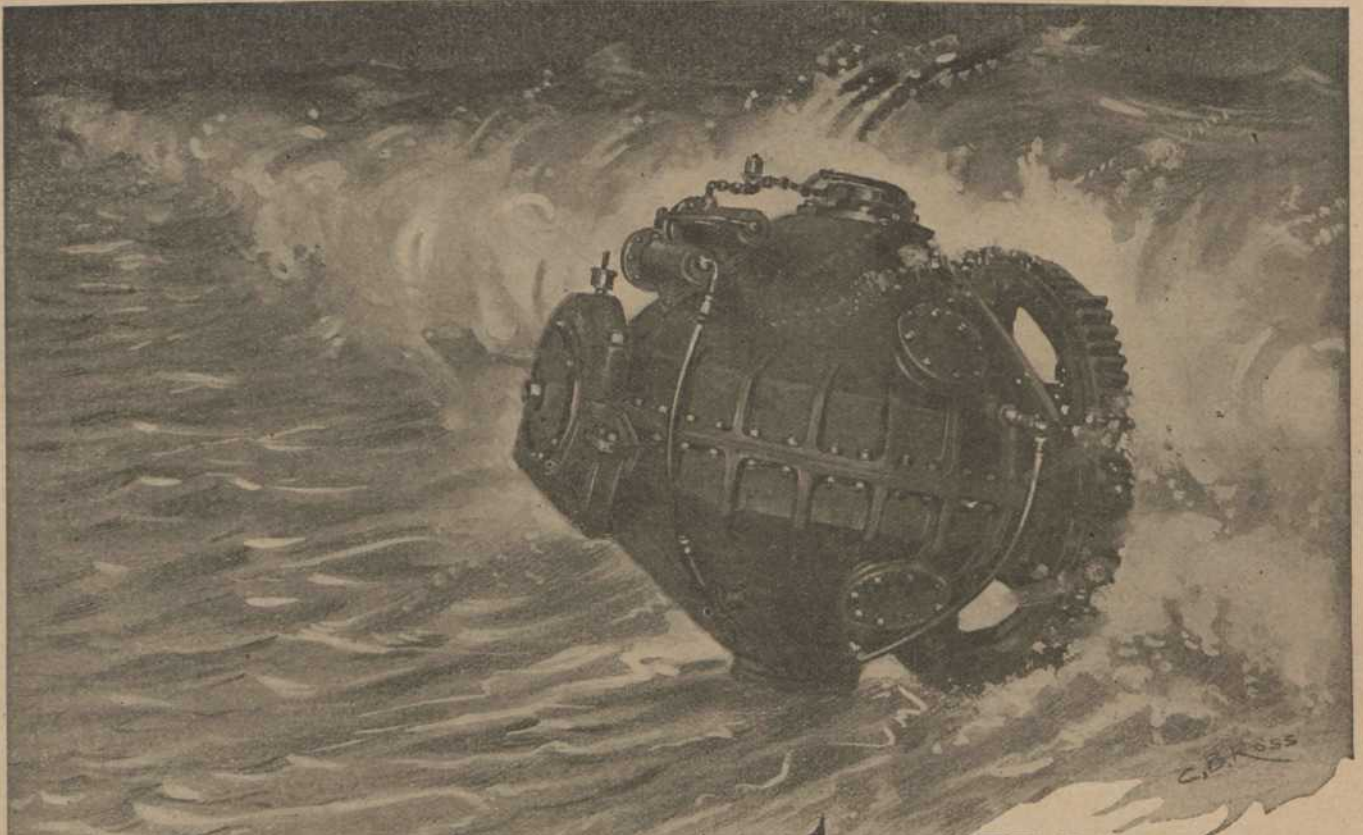
Westinghouse Motors long ago proved their ability to serve long and well at the most difficult tasks that the industry could impose. Long experience in every phase of applying power to iron and steel production enables Westinghouse engineers to recommend motors that will not merely do the work, but that will exactly fit every requirement of each particular task.

WESTINGHOUSE ELECTRIC & MANUFACTURING COMPANY
East Pittsburgh, Pa.



Westinghouse

ELECTRIC MOTORS AND CONTROLLERS



Ironing out the Waves

Waves are an impediment to human progress.

They are constantly inflicting untold damage to shipping, carrying away boats and gear, forcing ships to leave their courses, causing sea-sickness and discomfort to passengers and crew, straining and wearing out vessels, damaging cargoes, and slowing down navigation.

But now the Sperry Ship Stabilizer irons out the effect of the waves. By means of a comparatively small gyroscope it seizes

the force of each wave, turns it about, and instantly directs it back against the wave itself. The result is that the force of the waves is neutralized and the ship does not roll.

THINK what this means! A voyage in a Sperry-Stabilized ship is almost as comfortable and speedy in the heaviest of storms as in the mildest of weather. Power is saved, not only by preventing "wallowing," but also by eliminating "skin friction" of the rolling ship. Bilge keels with

their power loss and retarding effect are no longer necessary. Repair bills are reduced, for the stabilized ship does not creak nor strain in a heavy sea. Time—the precious time of the ship—is saved on every voyage.

A Sperry-stabilized ship has the same advantages over an unstabilized vessel as a railroad train has over a truck on a bad road.

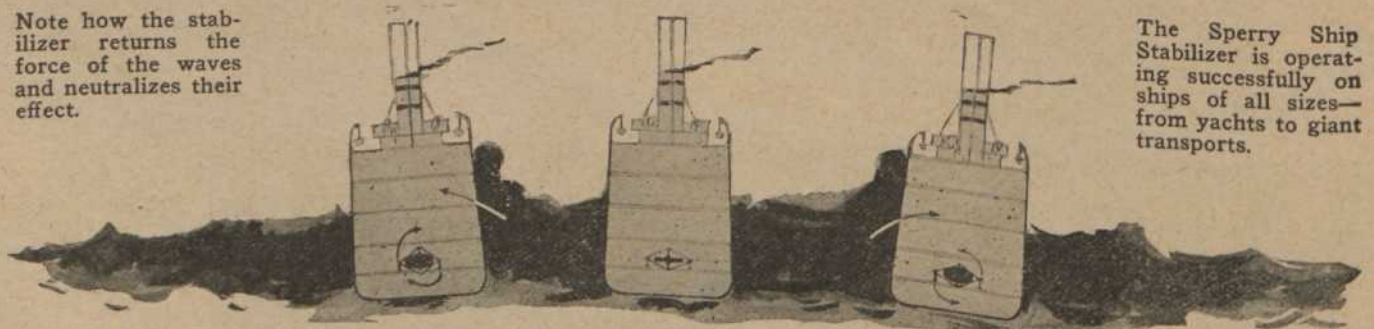
Write for particulars.

Marine Department

THE SPERRY GYROSCOPE CO.
Manhattan Bridge Plaza, Brooklyn, N. Y.

The Sperry Ship Stabilizer *The Steel Rail of the Seas*

Note how the stabilizer returns the force of the waves and neutralizes their effect.



The Sperry Ship Stabilizer is operating successfully on ships of all sizes—from yachts to giant transports.

our own with regard to most others. There are in the country today approximately 225,000,000 domestic animals, aside from poultry. When you remember that 300 years ago our population depended wholly on wild animals, you will understand the significance of those figures. They are all the more impressive, when we recall that all, with one exception, were originally imported from other lands. The turkey is the only wild animal indigenous to America which we have domesticated.

And with regard to species, the acme has probably been reached in the domestication of animals. The partridge may yet be made a farm-yard fowl; the buffalo may have been tamed into a successful pastured product. But the omission of the buffalo was not due to ruthless negligence, as so often claimed, but to economic force. The buffalo, as a domestic animal, could not and cannot compete with the steer.

One suggestion bearing on "animals and business" is worth putting forth.

Government experts are not enthusiastic about the making or the raising of any kind of animals as a specialized business of its own, excepting of course such as cattle and sheep where grazing lands are plentiful. Even the "chicken farm," to which the ennuied minds of the city worker turns with imaginary hope and confidence is economically unsound. Virtually the only ones, I am told, that succeed in a business way are those producing and selling—at very high prices—chickens for breeding purposes.

"Under modern conditions chicken raising, as most other animal production, must be carried on in the main as a part or by-product of general farming," say the Government specialists. "A small flock of hens, living chiefly on scraps thrown from the table or what they pick up around the home, is worth more in strict business economy than your big chicken farm dependent on purchased food. Fowl raising as well as other animal raising is most profitable when their food is grown and not bought."

Trade-Mark Troubles

TRADE MARKS contain real possibilities of trouble, as many Americans have discovered when they have entered foreign markets. The greatest variety of trouble, at the present moment, seems possible in China.

Nowhere else is a trade mark so important, for almost the whole population buys merchandise by the "chop" which it bears. At the same time there are few countries where a foreigner has more trouble in protecting his marks. For years there has been a curious situation in which other countries by agreement between themselves have sought to get reciprocal protection for their own citizens. Thus, Germany and England had an understanding that if a citizen of one proceeded in China to infringe the mark of a citizen of the other, the man who was wronged should be entitled to redress in British or German courts, as the case might be. Since 1908 the United States and Japan have had a treaty incorporating the same principles. In other words, if a Japanese should in China infringe an American trade mark registered in Japan, the Japanese might be held liable in the courts of Japan.

The protection of American marks that is made possible in the case of Japanese infringements has recently been upheld through a broad-minded decision of the Japanese

courts, holding that infringement in a popular sense and not merely infringement in some highly technical manner is to be prevented. But there are cases in which this protection is not apparently available. An American firm which had an agency to sell a British article in China has found that, as respects this British article, it does not seem to be entitled to the help of Japanese courts against a Japanese infringer. On the other hand, an American manufacturer who, at the time the Chinese declared a boycott against Japanese goods, was marketing his product in China through a Japanese agent, has discovered that his American mark has no attraction for the Chinese so long as it passes through Japanese hands.

The boycott has had its effect in stimulating Chinese manufacturers. In this connection a new trade-mark difficulty has arisen, for the new Chinese manufacturer as likely as not picks out a mark for his product which some one else in the course of time has selected in another land, and consequently the Chinaman to his great distress may, sooner or later, find himself in trouble.

The Chinese advertise their own marks in a manner that was not uncommon in Anglo-Saxon countries before the modern law of trade marks developed. Some authorities suggest that foreigners would do well to follow the native custom in China and advertise the marks they use, thus putting the new Chinese manufacturers on their notice.

Yes, Germany Made Mistakes

GOVERNMENT CONTROL may be anything but scientific, the German sugar industry avows, now that it has again become vocal to the outer world through its trade publications. The German government's regulations of 1915 are said not yet to have had their full effect, since the pinnacle of Germany's sugar famine, which the regulations have brought, will not be reached until next summer.

Log of Organized Business

(Continued from page 56)

been taught English at the recruit educational center, Camp Upton, New York, and have been trained in their duties as soldiers at the same time.

Through the efforts of the Board of Commerce, over eighteen Detroit factories have accepted the offer of the Board of Education to establish classes within their plants for teaching their immigrant workmen English.

British Shoe Combine

THE new National Export Selling Agency of the English Shoe Industry is a limited liability company to develop foreign trade of its members. Like American export combinations under the Webb-Pomerene Act the members will remain financially independent. All the shoe manufacturers in Great Britain will, if possible, be enlisted as members.

El Paso Adds Members

BY an aggressive campaign on September 16 and 17 the El Paso (Texas) Chamber of Commerce added 500 new members, bringing its total up to 1600—a membership it claims is the biggest in Texas, if not in the Southwest. And last March the total mem-

The Board of Directors of the First and Old Detroit National Bank Announces the Organization of the First National Company

which will engage in the business of general corporate and municipal financing and of trading in investment securities.

The Officers of the Company are:

LEO M. BUTZEL, President
WM. J. GRAY, Vice-President
J. H. SIMPSON, Vice-President
WILLIAM L. DAVIS, Manager of Sales
D. DWIGHT DOUGLAS, Secretary
STANLEY H. WILKINSON, Treasurer

Detroit, October Seventh, 1919.

We make these types of Boxes:

Solid Fiber
Corrugated Fiber
Wirebound
Hinge Corner
Wooden (made up
and knocked down)



Let Us Help With Your Shipping Box Problem

WE build all types of boxes, and the advice we offer on your shipping box problem is unbiased. If nailed wooden boxes are the best for you to use our facilities afford an assurance of unbroken deliveries to you.

Our box construction, backed by tests conducted in our research laboratory, assures a satisfactory service in the safe transportation of your product.

We have thousands of acres of standing timber, comprising all species of Southern hardwoods and softwoods used in box making. Our own logging camps, sawmills and box factories assure production at minimum cost and a uniformity of product.

Distributing points in favorable locations enable us to meet your needs and requirements in your supply of boxes.

Consult us. We have facts and figures on shipping boxes that will enable you to save time, money and trouble in your shipping department.

Send your name for our mailing list of "Boxes," a practical monthly publication. Mailed without charge

CHICAGO MILL AND LUMBER COMPANY

BOX MAKERS

2066 Conway Bldg., 111 W. Washington St., Chicago, Ill.

Monarchs of the Forest. Raw material to be made up into Chicago Mill boxes.



bership was less than 400! The El Paso Chamber is operated under a departmental plan. There are nine such departments, each with its manager.

Where Shall I Give?

SO many relief organizations sprang up during the war that a National Investigation Bureau was organized on October 1, 1918 to investigate and endorse them. The public had been inundated by appeals for funds. Some agencies were competent. In others many evils of duplication, extravagance, slipshod financial control and lack of responsible management ruled. Today the National Investigation Bureau has reorganized as the National Information Bureau to standardize national social, civic and philanthropic work in time of peace and protect the contributing public.

War relief reached an efficiency under the National Investigation Bureau which justifies the hope that its leaders will now so maintain a scientific, businesslike practice that no such condition of amiable anarchy as existed in the early days of war relief may be possible. The Board of Directors has been expanded to represent not only the contributing public but also substantial social agencies. These members societies are not permitted to contribute to the Bureau's support. But the experienced social workers added to the Board have shared with representatives of the contributing public the responsibility of maintaining the new peace standards.

The Bureau is already engaged in the investigation of 187 active organizations. Information thus secured will be communicated in detail, as heretofore, to members and conclusions will be given to the general public in the form of an endorsed list.

The Bureau is prepared when requested to suggest standard forms of accounting and to assist organizations to handle their finances in a businesslike manner.

It is planned to accumulate all possible data on social service administration, so that the Bureau may become a genuine clearing house of social information, statistical and otherwise. It is prepared also to serve upon request in the delicate task of adapting national programs to local conditions.

The Merchants' Association of New York, and the Chambers of Commerce of Boston, St. Louis, Pittsburgh and the State of New York are already members and the work of the Bureau has a considerable potential value to Chambers of Commerce throughout the country. Its officers are:

President, Gustavus D. Pope.

Vice-President and Treasurer, Paul L. Feiss.

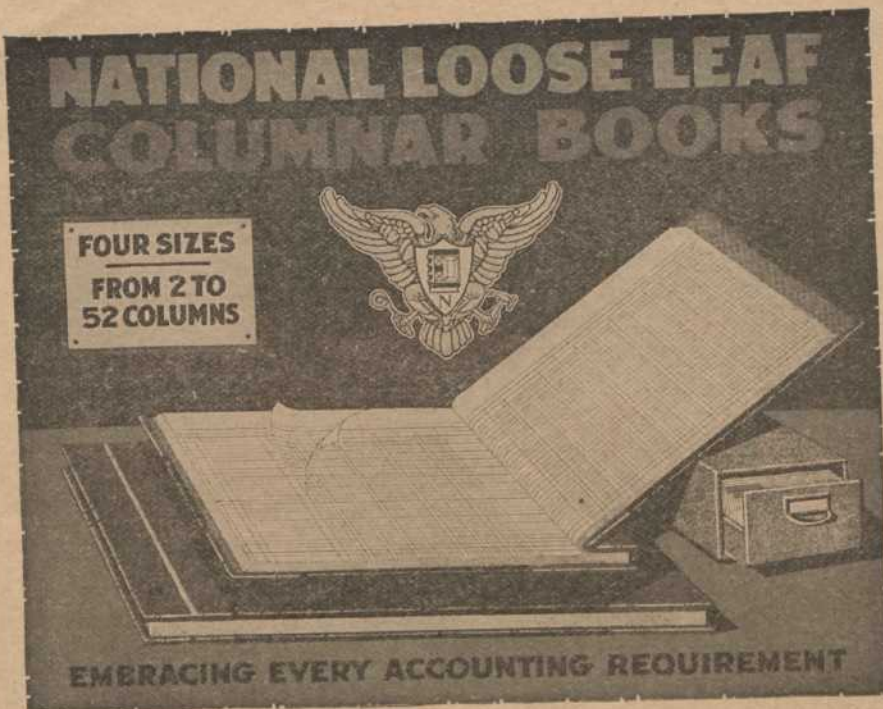
Second Vice-President, Paul D. Cravath.

Secretary, Allen T. Burns.

Geddes Smith is its Organization Secretary and Major George B. Ford its foreign representative.

Mining Congress

ANNOUNCEMENT is made of a National Exposition of Mines and Mining (mining machinery, safety devices and labor-saving appliances) in conjunction with the twenty-second annual convention of the American Mining Congress at Saint Louis, Mo., November 17 to 22. The exposition will cover every phase of mining. The convention is called for the purpose of discussing problems now puzzling all employers of labor,



THE NATION'S BUSINESS

HIT or miss buying of office books and records results in a jumble of unrelated devices. Make the National Line your regular equipment.

NATIONAL Loose Leaf Ledgers, Binders, Sheet Holders, Ring Books and Memos are made by the largest Blank Book Company in the World. They are guaranteed to give long wear and complete satisfaction.

TELL your head bookkeeper to investigate National Loose Leaf Devices, if he does not already use them, and then order on his recommendation.

EVERY SYSTEMATIC "short cut," every device that you need for the satisfactory keeping of accurate records, is embraced in the National Line of Loose Leaf and Bound Books. The Eagle Trademark identifies these products.



This Eagle identifies the National Line of Bound and Loose Leaf Account Books ❖ ❖

KNOW YOUR REQUIREMENTS, and then order the necessary National Account Books from your stationer. He will be glad to suggest the proper style and ruling.

National Blank Book Company

Bound Books and Loose Leaf Devices

HOLYOKE, MASSACHUSETTS

Harnessing the Niagaras of the World

A greater thing than the feat of sucking power from the great cataract is the feat of capturing ideas and putting them—millions of them—where all men can find them.

WHEN the water comes deep and green over Niagara it is one great whirl of power collected by the sun from seas and continents, raised to the high levels and watersheds of the North, and then dropped.

It moves toward the sea, gathering bulk, and force and speed as it goes. Then suddenly it draws together all its weight, focuses it and shoots roaring onward toward the terrific descent at Niagara with a force not to be measured.

Man presumes to use that mighty instrument—to gather from those tumbling floods a tithe of their power. He sets a trap that shall catch for him what he needs and distribute it for his uses. To gather in the power he sets his turbines with their million cups; and his dynamos to express the "juice" like some mysterious and wonderful vintage; and finally his great cables and transformers to distribute it and gauge it and harness it and make of it a thing which men can use.



There is a Niagara of paper, also—an unimaginable flood of it; and it bears the written and the printed word. It comes from every region of the globe, blown like clouds by all the winds of chance, descending in white torrents and gathering into floods down every pathway where men tread—wherever the business of civilization is transacted.

Men could stand aside from it if they would; they could let it pass, waste what it has to give. But the world can no more afford to do that than it can to let Niagara go unharnessed and unused. It is out of the question to permit that written record of vital fact and human activity to go its way untouched, inaccessible, and forgotten.



And so men gather as much of that vast mass as may serve their need—extract the essence of it, and put it into boxes and upon shelves. The shelves we call libraries; and the boxes we call files. Both of them are the receptacles, the myriad turbine cups of a machine which is greater than any turbine. And from them flows industrial power, finding its way first through the million charted channels of the Files, and finally through the indexed transformers that dole it all out to the world, and say "Here it is—what you want and as much as you want."



This is a greater thing than the harnessing of Niagara, for it is the harnessing of the thought forces of the world; it is the harnessing of things which are alive. It is the classifying of ideas and of facts; it is the machinery that turns a flood of words, words, words—a jumble of fact, fact, fact—into something with related parts, and makes it an instrument for human living. Thus is created a memory system for the whole wide world; a thing which men, instead of standing aside to let it pass, can use; and without which they would be poor indeed.

We have not always had it, even as we have not always harnessed Niagara. We have not always needed it; neither have we always needed Niagara. When the time was ripe we got them both.



Steam came, electricity came, machinery came—mountains of it—and above all came Speed, and with it the increasing need for Speed. And then ideas flooded the world; because ideas were the agency which was bringing the new order to pass. Records of fact, records of human intercourse, ideas of every kind—they had to be put somewhere; not merely put somewhere, either; but so put that they could be found again. And thus the modern filing system came to pass; the instrument that stores and docket and marks and classifies, and—finds.

It was first a finding system, a scientific arrangement of clues. And then, to give it speed and effectiveness came the filing cabinet—a perfect mechanism to fit the perfect system and fulfill it.



Such are the high and rigid and exacting requirements that have always confronted the leaders of filing craft. Such are the specifications on which the world buys filing cabinets today. Such is the test by which the real thing may be distinguished from the false. And because the real thing is always accessible—more accessible than the false, there is no reason why any man who understands his need for the best should have other than the best.

Philip H. Yawman
President.

YAWMAN AND ERBE MFG. CO.

ROCHESTER, N. Y.

WORLD'S LEADING MANUFACTURERS OF FILING SYSTEMS

Retail Stores, or Travelers, in all cities and towns

In Canada: The Office Specialty Mfg. Co., Ltd., Newmarket, Ont.

Steel Filing Cabinets	Shannon Arch-File Supplies	Efficiency Desks
Wood Filing Cabinets	Record Filing Safes	Transfer Cases
Vertical Filing Systems	"Safe Files" for Blueprints	Folders, Guides
Card Record Systems	Machine Accounting Equipment	Metal Index Tabs

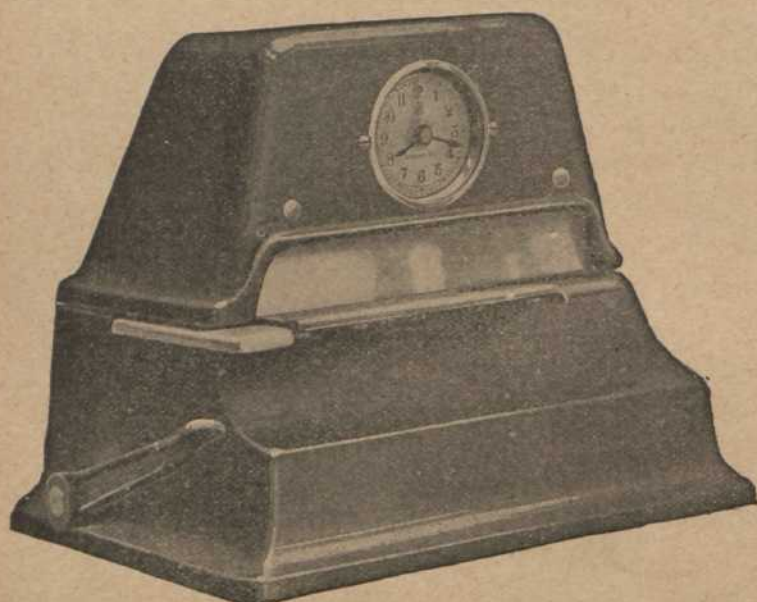


INTERNATIONAL COST RECORDERS

Make Production Results Balance Payroll Outlay

Theodore N. Vail

Head of the American Telephone and Telegraph Company, says:



“Far too much fuss is made by business men about the high wages now ruling. The amount of wages paid is not the great, big, dominant factor in industry or business. The predominant, the determining factor is the *amount of production* per unit of labor or effort. It is far more important to get labor interested so that it will put forth intelligent, enthusiastic effort than it is to get labor to accept lower pay.”

(From an interview in the American Magazine for September.)

International Cost Recorders

systematize production and stop waste by keeping an accurate record of the time devoted to each job handled each day by each man. They tell when a worker starts a job, and when he finishes it. They tell when he goes on a new job, and when he finishes that. And so on throughout the working day. If his aggregate time on the various jobs equal the total day for which you are paying—O. K. If not, you know precious time has been lost—and you can find out why—

***You Can Stop the Time Waste and Obtain Full Production
and Full Profits.***

International Cost Recorders, Time Recorders and allied instruments are made in 260 models—either electrically operated or spring driven—and priced from \$50 up. Adapted to all businesses.

International Time Recording Company

General Offices: 50 Broad Street, New York

Works: Endicott, N. Y.

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Canadian Office: International Business Machines Co., Ltd.,
300 Campbell Avenue, Toronto

London Office: 57 City Road, Finsbury, London, E. C., England
Paris Office: 75 Avenue de la Republique, Paris, France

Offices and Service Stations in All Principal Cities of the World

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Describing

Moore's Loose Leaf Systems

With reproductions of forms for keeping accounts and records of all sorts for every kind of business, packed with information of the utmost value to manufacturers, jobbers, wholesalers, retailers, bankers, lawyers, advertising, sales and office managers, physicians, engineers, architects, accountants, solicitors, real estate and insurance men, railroad and steamship companies.

If you keep accounts or written records of any kind, you need this book. The information it contains may be worth hundreds or even thousands of dollars to you. Yet it is absolutely free to you for the asking.

It will show you scores of ways in which you can simplify and facilitate the handling of accounts and other business records—how you can save time—needless duplication—drudgery and brain fag—make your records instantly available—save 50% of the cost of keeping them.

Send for your copy—at once. No obligation incurred or even implied.

John C. Moore Corporation

Manufacturers of

Loose Leaf Record Books
Post and Clutch Binders
and Bound Books

1081 STONE STREET
ROCHESTER, N. Y.

FREE

which threaten to submerge the nation, if not properly answered.

The American Mining Congress is composed of the producers of the basic raw material of the nation. In the coming sessions they will consider the readjustment of business, in the hope of bringing out of various schemes and suggestions something concrete, acceptable alike to capital and labor—a program which the business men of the nation will stand back of not only through the public press but in the Congress of the United States.

Holland's Fairs

THE Fourth Annual Fair of Dutch Products, which, now that peace has been restored, is expected to be still a greater success than in past years, is to be held in Utrecht, Holland, from February 23 to March 6, 1920. These fairs, although organized and started during the war, have been so successful that plans are already on foot to establish permanent buildings, costing \$1,000,000, to be erected at Utrecht, which is centrally located—about twenty-five miles from Amsterdam, The Hague, and Rotterdam.

Aiding Food Control

MANUFACTURERS' representatives and delegates to the dairy, food and drug officials' convention in New York, on September 12, announced a plan for appointing committees from each manufacturers' association to cooperate in the solution of various food production and distribution problems, such as labeling, sanitation, inspection of shipments, and what constitutes adulteration. Such activity on the part of the manufacturers is expected to aid greatly in future food control.

National Budget

THE Chamber of Commerce of the United States endorsed the principle of a national budget by referendum vote in 1912, and has given it constant support ever since. As late as May 1, 1919, the National Chamber at its annual meeting adopted the following:

"A national budget will introduce standards of business in correlating income and outgo and afford information as to the disposition and sources of public funds. Expenditures of the Federal Government have reached sums beyond all earlier contemplation. Taxation and borrowing have assumed proportions hitherto unknown. Through referendum and by vote of delegates in annual meeting this Chamber has repeatedly advocated a budget system as a means of introducing business methods in the Government's fiscal affairs. We reaffirm these declarations."

The budget committee of the National Chamber is an unusually strong one. The chairman is W. L. Clause, chairman of the board of directors of the Pittsburgh Plate Glass Company. The other members are President Frank J. Goodnow, of Johns Hopkins University; W. F. Willoughby, director of the Institute for Government Research, Washington; Paul W. Brown, editor of the *St. Louis Republic*; C. K. McClatchy, editor of the *Sacramento Bee*; W. H. Cowles, publisher of the *Spokane Spokesman Review*; Herbert G. Stockwell, certified accountant, Philadelphia.

The budget committee drafted in simple language and concise form what might well be called the minimum requirements of a budget system upon which all advocates may be able to unite—the minimum requirements

THE
FIRST
NATIONAL BANK OF BOSTON

Fully Equipped

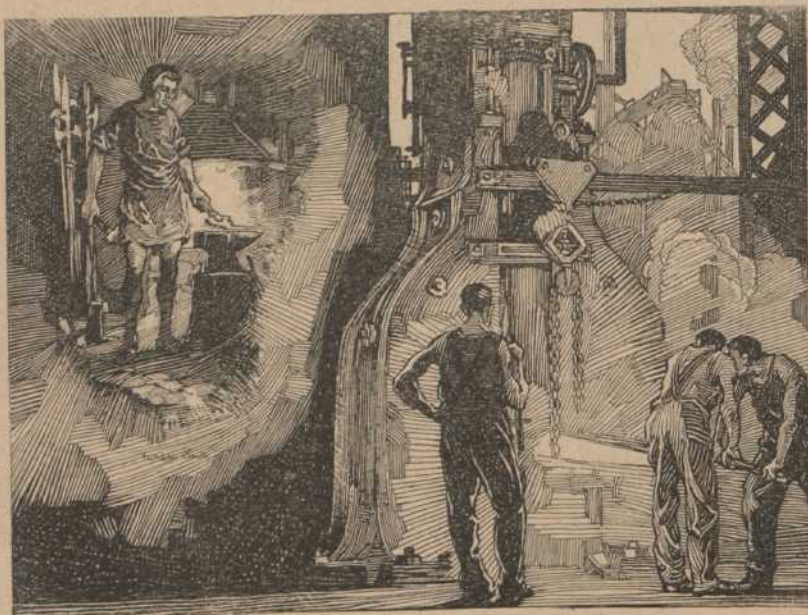
Our Commercial Service Department will furnish you with information regarding trade conditions and requirements in all parts of the World.

Our Foreign Department will transact promptly and satisfactorily all foreign financial operations.

For each class of banking service a department is provided so that under one roof every financial requirement of our customer may be skilfully handled.

Deposits \$179,000,000
Resources, over \$260,000,000

Branch at
**BUENOS AIRES,
ARGENTINA**



The bellows, anvil, and sledge were almost the sole mechanical equipment of the early iron worker. His output was limited. To-day, in our great mills, the worker directs the intricate operations of giant machines, making possible the huge and varied production needed by the world.

Manufacturing and Commercial Banking

ONLY through contrast is it possible to realize the advance made in the utilization of nature's resources. Where the early artisan smelted a few pounds of iron ore, today's blast furnace turns out thousands of tons; where the weavers of the Middle Ages wove with infinite patience a few yards of their uneven stuffs, our mills turn out miles of perfect cloth. In almost every vital industry has similar progress been made.

As production has grown, so has banking developed to meet its needs. Modern commercial banking makes possible the free exchange of products between all quarters of the globe. It enables the manufacturer to finance his operations and to conduct them on a larger and more profitable scale.

In assisting industry to achieve its miracles, the modern bank has been a partner. Through its broad commercial banking service, this Company is prepared to render the fullest aid in the continued advancement of industry.

Guaranty Trust Company of New York

New York	London	Liverpool	Paris	Brussels
Capital and Surplus	-	-	-	\$50,000,000
Resources more than	-	-	-	\$800,000,000

of an effective system to which additions might advantageously be made in the course of time. Chairman Clause and Secretary Goodwin of the National Chamber lately presented the committee's proposals to the select budget committee of the House of Representatives, and their statements were given close attention by the members, who expressed themselves as deeply interested in the plan outlined.

The National Chamber does not offer a bill. It asks that the principles it stands for be included in the bill introduced by Chairman Good of the House Committee. These principles are:

1. Annually, the President shall cause the heads of all departments to submit to him comparative statements showing in detail their expenditures for the fiscal year just closed, appropriations for the year in progress, estimates of expenditures for needs for the year to ensue, and such other information as he may require.

2. Upon receipt of these statements, the President shall have prepared by a special committee organized under his direction a budget which shall show: (a) Condition of the Treasury. (b) Revenues and expenditures. (c) Fixed charges and appropriations and estimated expenditures during the year in progress. (d) Provision which, in his opinion, should be made for meeting the revenue and expenditure requirements of the year to ensue.

3. Immediately upon the assembling of Congress in regular session, the President shall transmit to it the budget, accompanied by such letter of transmittal, explanations, analysis and supporting statements as, in his opinion, are desirable in order to get clearly before that body the nature of proposals contained in it, and the reasons actuating him in their formulation. The President shall in like manner cause the heads of all departments and government establishments to submit to him their statements of supplementary or deficiency appropriations needed by them to meet requirements of their services during the year in progress. These statements shall be examined by the special committee, and the President shall submit them, with such revision as he deems proper, to Congress as supplementary or efficiency budgets for that year.

4. The two Houses of Congress shall amend their rules so as to provide: (a) For a single committee in each house to have jurisdiction over all revenue and expenditure proposals. (b) For the submission of the budget upon its receipt to such committee. (c) For the treatment of the budget as the basis for all revenue and expenditure bills. (d) For the preparation by such committee of a budget bill or bills which shall follow the scheme and classification of the budget as transmitted by the President. (e) For the preparation of a report which shall accompany the budget bill, or bills, and which shall set forth clearly all features or items in respect to which such bill departs from the proposals contained in the budget with the reasons which have actuated the committee in recommending such changes, in order that the public, as well as Congress, may have the facts.

E. T. Meredith of Des Moines, owner of *Successful Farming*, was elected President of the Associated Advertising Clubs of the World at its annual meeting last month. Mr. Meredith was for four years a director of the United States Chamber of Commerce.

Organization Meetings

International Trade Conference, Atlantic City, October 20 to 25.
California Creamery Operators' Association, Davis, Cal., November 20 to 22.
Northwest Livestock Show, Lewiston, Idaho, November 9 to 14.
Lithographers' Cooperative Association, Chicago, November 20.

(Concluded on page 81)



WINTER BUILDING

an answer to the year's
Construction Delays



YOU want to build right away—now. But, you are afraid of the cold weather bogey. Meanwhile you are conducting your business under a handicap.

We can build that structure for you and insure a successful and early conclusion if you will let us utilize the winter months.

Many of our biggest contracts, started in fall and winter, have been completed at temperatures below zero, with the result that our field forces have perfected successful methods of operation covering every cold-weather emergency.

Winter construction can be most wisely carried out under the Cost-Plus-Fixed-Fee contract, the only basis on which we build.

Owners for whom we have built endorse this contract because of the economy of time and money it insures, through the greater co-operation between owner, architect and builder.

You may have absolute confidence in our promise to finish your structure on time. Let us help you during this fall and winter to make good for past delays. An early conference will speed actual work. Meanwhile—

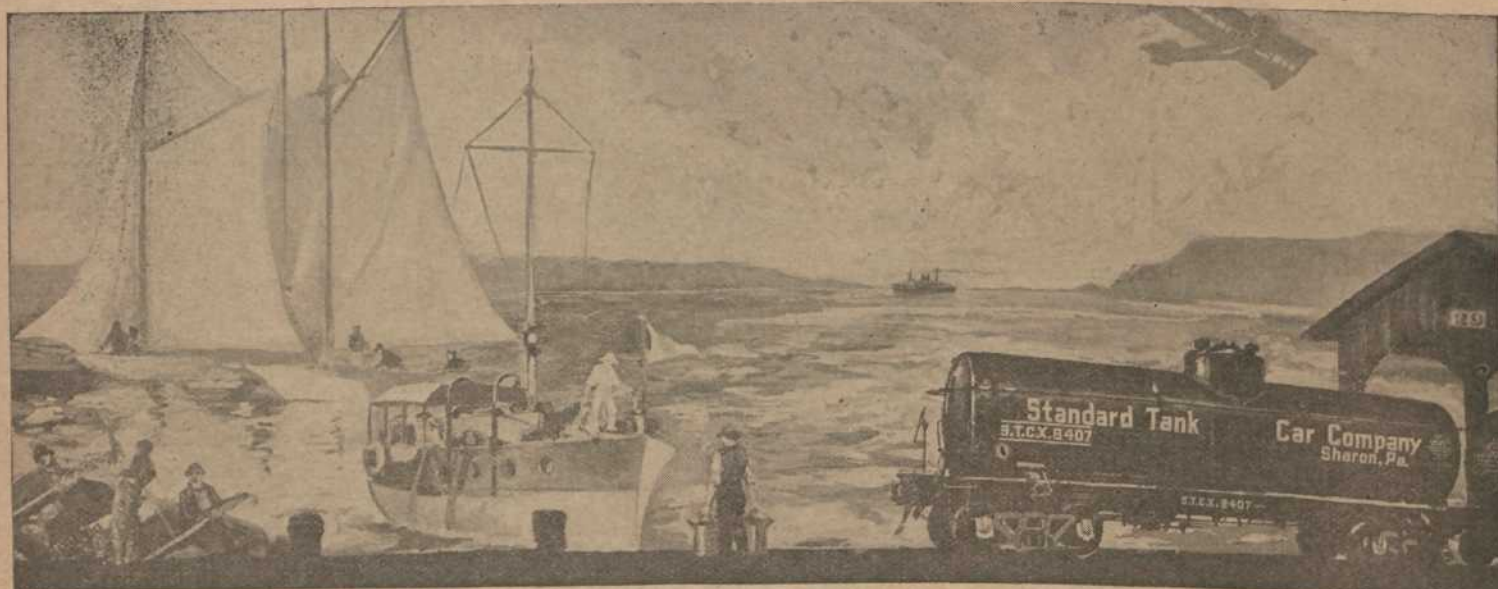
*Write for our booklet of buildings
or annotated form of contract*

"Wells Built means Built Well"

Builders
in Steel
—and—
Concrete

Wells Brothers
CONSTRUCTION CO.
MONADNOCK BLOCK — CHICAGO

We Build
Within
—the—
Estimate



Where West meets East at the Golden Gate

East is East and West is West, just as Kipling says, but they meet in the ships at the Golden Gate—and tank cars are the connecting link with America's great and widely scattered industries.

From the Orient come great cargoes of vegetable oils. America's return contribution is personified in the petroleum products that go to the remotest parts of the globe.

Standard Tank Car service is expressed in its big part in this foreign trade. Whatever your liquid products may be, the Standard Tank Car Company builds the proper transports for them.

***Tank Cars Built, Repaired and Rebuilt,
Sold and Leased***

PROMPT DELIVERIES

Write any office for leasing terms and for any other detailed and engineering information

SEND FOR THIS VALUABLE BOOK

"All About Tank Cars," 1919 edition, a complete guide for tank car users. Data includes all the general information lessees and owners should have for the most economical operation of cars. Mailed postpaid from St. Louis to any address on receipt of price—\$5.00.

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OFFICES:

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A TANK CAR AN HOUR

Don't Disturb Your Working CAPITAL



SOUND manufacturing and mercantile corporations which need additional space to meet the demands of increasing business may borrow from us, in amounts of \$500,000 upward, provided they have ample assets and can show a record of successful operation.

Under the *Straus Plan* of financing capital invested in real estate and equipment is converted into liquid form.

We will be glad to give particulars upon request.



S.W. STRAUS & CO.
ESTABLISHED 1868 INCORPORATED

CHICAGO SAN FRANCISCO NEW YORK
Straus Bldg. Crocker Building 150 Broadway
DETROIT MINNEAPOLIS

37 Years Without Loss to Any Investor

International Masonic Reunion, Cedar Rapids, Iowa, November 11.
State Retail Merchants Association, Waterloo, Iowa, October 21 to 23.
Society of Colonial Dames, Louisville, Ky., November 14.
Association Military Dental Surgeons of U. S., New Orleans, October 20 to 24.
National Association Dental Examiners, New Orleans, October 20 to 24.
National Dental Association, New Orleans, October 20 to 24.
National Association Dental Faculties, New Orleans, October 20 to 24.
State Dental Society of Louisiana, New Orleans, October 20 to 24.
Southern Logging Association, New Orleans, October 22 to 24.
American Public Health Association, New Orleans, October 27 to 30.
National Wholesale Druggists Association, New Orleans, November 3 to 7.
American Veterinary Medical Association, New Orleans, November 17 to 20.
American Association Teachers of Journalism, Ann Arbor, Mich., October 23 to 25.
National Association Motor Truck Sales Managers, Detroit, November 7 to 8.
Y. M. C. A. International Convention, Detroit, November 19 to 23.
National Convention American Legion, Minneapolis, November 10 to 12.
National Council of Women of the United States, St. Louis, November 10 to 15.
State Association Farmers' Mutual Fire Insurance, St. Louis, November 12 to 13.
Nebraska State Nurses Association, Omaha, October 21.
Retail Growers' Pure Food Show, Omaha, October 25 to November 1.
American Child Hygiene Association, Asheville, N. C., November 11 to 13.
Southern Osteopathic Association, Cincinnati, November 19 to 21.
Bridge and Building Supply Men's Association, Cleveland, October 21 to 23.
Direct Mail Advertising Association, Cleveland, October 29 to 31.
State Conference Social Welfare, Dallas, Texas, October 27 to 29.
Old Spanish Trail Association, San Antonio, Texas, November 14 and 15.

Cities for Sale

(Continued from page 28)

Hopewell, Va., Carney's Point, N. J., Haskell, N. J., and Parlin, N. J.—have been operated by the company. These last four-named projects are valued at \$13,000,000, and will be placed upon the market.

In the last few months the War Department has sold commodities from silk and beans to sub-chasers. Small wonder, with the demand for homes, that it has added Nitro, West, Va., to its wares. Nitro is the site of the second largest smokeless powder plant in the world. The city of 20,000 and the plant, which represent a total investment of \$70,000,000 will be sold together. Ground was broken in Nitro early in 1918, and the entire plant and city were finished eight months later.

These war-time housing developments have every appearance of real cities and so they are, except for the absence of "traditions" of the old and accepted sense. There are no hoary "first inhabitants" no memories of the days of the town pump and no cemeteries. Such traditions, however, are usually accompanied by darkened alley-ways, a half-hearted system of sewage and streets that turn in the wrong directions. In your new ready-made city the first inhabitant has usually been a dapper young chap who was able to view the trackless mire before him with boundless enthusiasm. The roll of blue prints under his arm contained a plat of the city with the streets all named and the choice of deciduous trees in the parkings noted. The future home of the superintendent of the works was indicated and the facade of the picture palace was given in detail.

The majority of the new cities, especially those of the Housing Corporation, have been provided with an "operating representative," in whom is vested, for the time being, the



Idle Dollars

BY putting your idle money at this time into the high-grade securities of established and dependable businesses, you will aid in building up industry, assist in furthering national prosperity, as well as secure good returns for your money.

We have a list of such securities available for immediate purchase.

And may we remind you that our rigid examinations of investment securities are made for the benefit of the investing public as well as or ourselves.

If you have idle money that you feel should be put to work, let us send you our current list H-110.

The National City Company

National City Bank Building
NEW YORK

Correspondent Offices in more than
50 cities

Bonds, Short Term Notes, Preferred Stocks



"MY BOSS IS ON THE SQUARE!"

THAT'S what they think. That's what they must continue to think.
More than 90% of workers are loyal employees.

But you must not only have them *think it is so* — it must be a **FACT**.

BE square with your workers, but make them realize that you are square. Unless you do, production will constantly worry you — unless they know, *unless their viewpoint is right*, you and they will be losers.

If workers think right, they act right. There is one thing they must know:

"It is work well done that determines earning power!"

The very best of wages, working conditions, hours of labor, and everything else, will not maintain peak-production unless your working people *think right*. This has been proven to your complete satisfaction these past two or three years.

What are you going to do about it? What's coming next?

You want them to understand and the way must be found *to reach THEM* — *they must think and act right!*

Orators start argument. The Press brings retaliation. You appear before them and are misunderstood — your intentions are questioned. Business policies may have to be changed, but don't be in a hurry — think!

The *old-time employer* rubbed elbows with his helpers — you can't, there's too much for you to do elsewhere. He was known by and knew every fellow around him. He kept them with him by word of mouth and personal contact. There was little trouble those days.

Think it over. Didn't he succeed because of personal contact and suggestion? His workers rubbed elbows with him and knew he was on the square — no radical started something; *no knocker* made headway in his shop.

SHERMAN SERVICE INC.

"Industrial Relationship"

New York 2 Rector St.	Chicago 208 So. La Salle	Philadelphia 1211 Chestnut St.	Boston 10 State St.	St. Louis 314 No. Broadway
Cleveland Park Building	Detroit 73 State Street	New Haven 42 Church St.	Providence 10 Weybosset St.	Toronto 10 Adelaide St. East





"WHAT SHALL I DO?"

EVERY employer, every worker, is asking this question. You, who have always been considered the guardian, are being asked this question.

Man to man, now—honestly and without bias — — who should and must determine the industrial future? You allowed labor to think you considered it a commodity—that you thought and believed workers to be articles of commerce.

You allowed labor to think wrong of you—you never meant that human beings could or should be bartered. It is what we actually do that is really a commodity; but do not allow labor to continue thinking wrong about you.

Just because employers neglected the thoughts of workers. That's the reason for the present-day unrest.

Now, why not switch? Why not get back to earth? *Why not use old-time common sense?* Why not rub elbows and teach facts in the good old-fashioned way?

Through rubbing elbows, by word of mouth, through personal contact, we are invisibly opening the eyes and ears of employees throughout all kinds of industries and telling them the truth. We reach them, place the proper thought in the right place and at the right time.

The workers in the Shermanized Plant know which side of their bread the butter is on—they know that a good day's work will bring a good wage—they are made to think right, to act right, to co-operate. They know that their boss is on the square—they know what to do. They fully realize that it is what a worker does in work well done that brings about prosperity.

We'll tell you Who we are, What we do, and How we do it, either through the mail or by rubbing elbows with you.

Write our nearest office on your business letterhead for our literature or, better still, tell us when we can have a conference.

SHERMAN SERVICE INC.

"Industrial Relationship"

New York	Chicago	Philadelphia	Boston	St. Louis
2 Rector St.	208 So. La Salle	1211 Chestnut St.	10 State St.	314 No. Broadway
Cleveland	Detroit	New Haven	Providence	Toronto
Park Building	73 State Street	42 Church St.	10 Weybosset St.	10 Adelaide St. East





Here Is One Man Doing the Work of 15

The picture in the circle shows three men moving a load of five full sacks with a hand truck.

In the other picture one man is moving 25 of these bags in one trip with a Lakewood Model "B" Storage Battery Truck—and doing it quicker.

How long before such a saving in men and time will more than repay the cost of the storage battery truck?

Similar savings are possible in industrial plants where Lakewood Tractor and Trailer Haulage best meets conditions.

In some cases one tractor and a few trailers will do the work of 20 or more men. The saving depends on how well the haulage system is planned to link up with your manufacturing plan.

You can cut cost and increase production with a power haulage system. Why not let a Lakewood Engineer help estimate what a Lakewood Hauling System will do for you? No obligation on your part at all.

Bulletins on request describing Lakewood Electric Locomotives, Industrial Cars, Track, Tractors, Trailers and Trucks.

THE LAKEWOOD ENGINEERING COMPANY
CLEVELAND, U. S. A.

Offices in New York, Boston, Philadelphia, Washington, Pittsburgh, Detroit, Chicago, Milwaukee, Salt Lake City, Los Angeles, Seattle, Kansas City, Oklahoma City, San Francisco and Houston.



Lakewood Industrial Haulage

FLAT WHEEL

FLANGE WHEEL

ALMACOA

EXPORT DEPARTMENT
ALLIED MACHINERY COMPANY OF AMERICA
51 CHAMBERS ST. NEW YORK U.S.A. CABLES ALMACOA NEW YORK

ALMACOA

authority of town manager. Social and recreational features have been instituted under the proper authorities and the wheels of activity have been set in motion as soon as the last nail was driven.

One of the most typical of the new cities in Cradock, Va., the largest project of the United States Housing Corporation, built on the Southern branch of the Elizabeth river adjoining the Portsmouth Navy Yard. The name Cradock was chosen as a tribute to the British Rear Admiral, Christopher G. F. W. Cradock, whose fleet was outranged and sunk off the coast of Chile by Admiral von Spee in November, 1914.

Provision has been made for 783 families at Cradock. The houses range in size from small four-room affairs of neat design to houses of two baths, butlers' pantries, gas logs, and other suggestions of luxury. While the entire project presents a general impression of uniformity there are no tiresome rows of houses built on the same pattern. In all there are some 50 designs of shingle, clapboard and stucco. The general style is the modern adaption of Dutch colonial. All houses are provided with electric lights, water and sewer connections and telephone.

Another picturesque "war city" is Hopewell, Va., built at the junction of the Appomattox and James rivers by the E. I. du Pont de Nemours Company. Hopewell contributed a billion pounds of guncotton and at the peak of its activity was a city of 30,000. A temporary project was first built in 1914, and was destroyed by fire a year later. It was replaced by the du Pont Company with substantial buildings of permanent character. The plant is now the property of the du Pont Chemical Company, which has already begun operations, and the city is to be sold to individual purchase. There are accommodations for 1,850 families in a wide variety of houses of good design.

Interesting features could be found in each of the whole list of thirty-five cities. The five projects of the U. S. Housing Corporation at Bridgeport, Conn., have attracted widespread comment through their beauty of arrangement and design. Some projects are more complete than others, but each has answered the demands of its particular community in the greatest crisis in the American history of housing. More than this, these model cities have accomplished what campaigns and preachments have failed to achieve. Through them it has been possible to demonstrate that "a man's house is his castle, that through ownership it becomes a home, and he as its head becomes a factor to be reckoned with in the community.

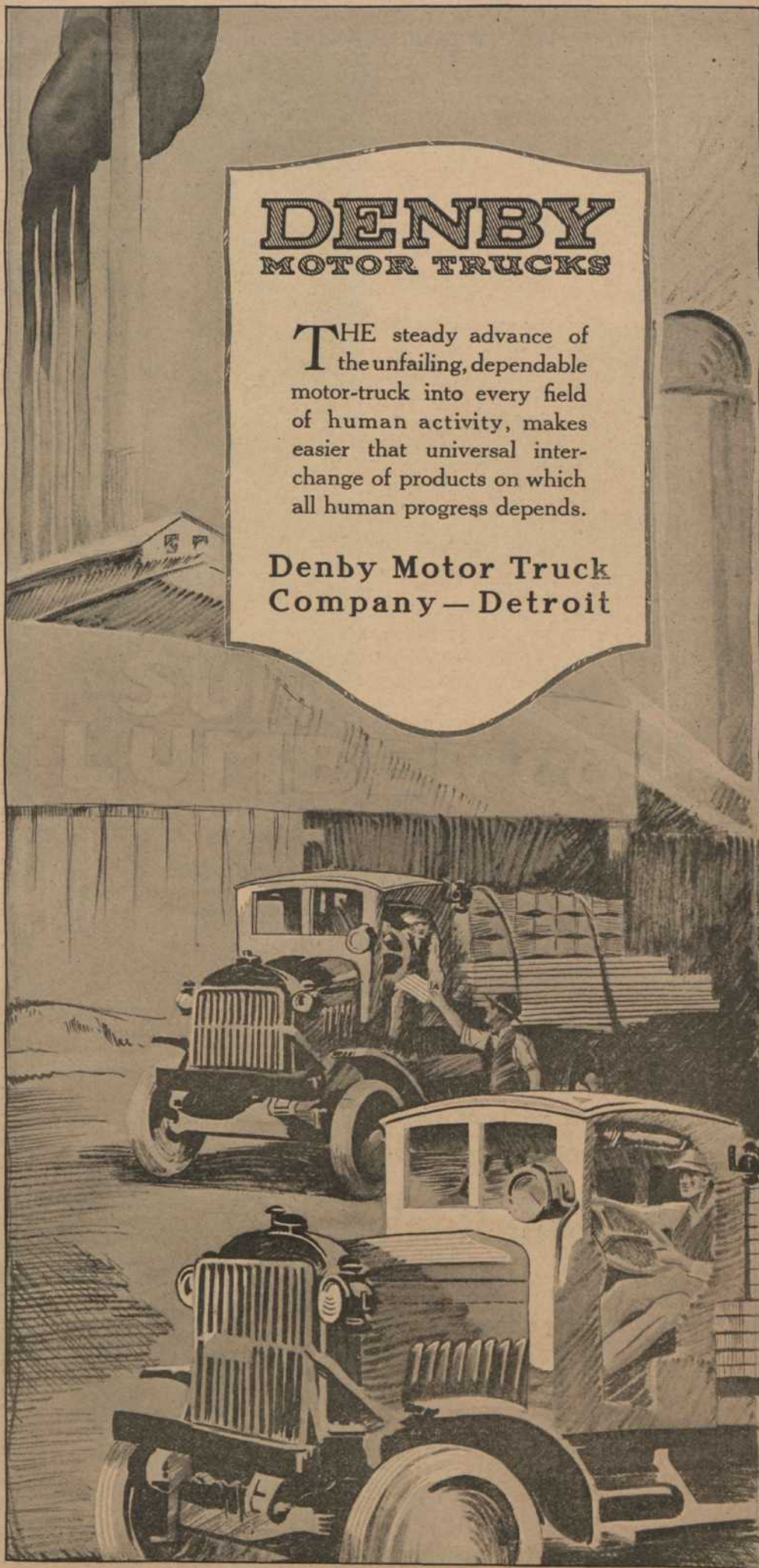
Moreover, be it ever so humble, if it is in a "war city" it is sure to have a bathroom and electric lights.

THE United States Shipping Board had hopes of starting a through steamship service from Chicago to Liverpool by way of the St. Lawrence River. But it has been found, through cost-estimates of the recent trip of the steamer Lake Granby that this is unprofitable. This trip was figured at a loss, the cause being that only one-third of a cargo can be loaded at Chicago. This is owing to the shallowness of the Welland and other canals, whose maximum draft is less than fourteen feet. Cargoes must hence be filled out at Montreal.

DENBY MOTOR TRUCKS

THE steady advance of the unfailing, dependable motor-truck into every field of human activity, makes easier that universal interchange of products on which all human progress depends.

Denby Motor Truck Company — Detroit





The Measure of Credit

BUSINESS development is measured by the confidence which men have in each other as expressed by credit.

Credit is the measure of business character and achievement.

The National Bank of Commerce is a product of development of credit in America.

National Bank of Commerce in New York

Capital, Surplus and Undivided Profits
Over Fifty Million Dollars



The Shipping Board's Skipper

(Continued from page 20)

avoids them. If your thought meshes with his, the matter in hand moves like well-oiled machinery; if you persist in failing to "get" him, it's—call in someone else!

I have watched the Judge confer with his young lieutenants, and I tell you he has a manner worth imitating. "Take plenty of time to do this thing right," he will say to them; then belligerently and with a gesture: "Damn it, don't get stampeded!" And the next instant his square-jawed face will soften with a smile, as he gazes on his subordinates with the pride of a fond father.

Repeatedly I was told that I would not be able to persuade Judge Payne to talk about himself. Indeed I could not find that he ever had done so. Nevertheless I walked in on him at the end of a busy day and told him I had come to tap the memories of his boyhood. He had just produced money for the payroll of a shipyard when there didn't seem to be any in sight and had been considering the merits of the claims of England and the United States to the ownership of eight of the largest passenger steamers left afloat. He leaned back in his chair, smiled reminiscently, and said: "I'll tell you about the first time I came to Washington.

"I was twelve years old. Some merchants in the town of Orleans, Virginia, where I lived, bought three hundred turkeys and hired Mr. Ball, a school teacher, a negro, and myself to transport them on the hoof to the market in Washington. Did you ever drive turkeys? Well, their mileage limit is only ten miles a day—and the distance to Washington was some sixty miles!

To See His Lady Love

NOW the school teacher was in love with a young lady who lived near the village of Lear through which we had to pass. Naturally he started the flock in the direction of Lear. Arrived there, we started the birds up the road leading to the lady's home. We were still a mile or so from the house, when the sun went down and the turkeys went up—up into the trees to roost. Bed-time had come. Turkeys are not romantic birds.

"Ball gave the order to dislodge the birds and make the house at all hazards. But by the time we had shaken down twenty birds, fifty others had settled for the night in the branches overhead. It was hopeless. Ball went on alone and the negro and I spent the night under the trees.

"The next night the sun disappeared just as we reached a signal station on a hilltop near the town of New Baltimore. This signal was one of the series of primitive instruments used in that day to speed messages across the country. Since there were no trees handy, the turkeys flew up on the arms of the signal and passed a pleasant night there.

"Finally we arrived at a round-top house on a ridge near Fort Meyer across the Potomac. Nearby were a half dozen large houses, a race track and a settlement of about a thousand negroes. We shoo-ed our Thanksgiving dinners into the cellar and each night for six nights employed a dozen negroes to kill and dress fifty of the birds. Each morning at daybreak we drove in and sold these fifty dressed birds in the market."

Of Judge Payne's golf, let me say only this: he plays with gleeful regularity thrice

A National Experiment to Reduce Sales Expense— In Which You May Participate



YOU realize that it has been costing you up to 45% of the price of every adding machine you buy, just to be induced to buy it?

For years the established price of a 9-column adding and listing machine has been \$300 or more. Nearly half of this represents selling expense, but the Federal Adding Machine Company is seeking to determine by means of a national economic experiment, whether this price cannot be greatly reduced.

We believe a great number of business men are convinced that adding machines are a necessity and are now ready to *buy* without having adding machines *sold* to them by expensive sales organizations.

Every business and financial house east of the Mississippi will receive through the mails within the next two weeks, an announcement of the Federal experimental selling plan—an offer of 1000 standard \$300 Federal Adding Machines at \$222.50.

We are doing this in order to determine the actual selling cost, and to establish the future selling policy of this company.

The "serve-self" idea is gaining recognition in all lines of business. That is, the wise economy of cutting out all expensive

"frills" in getting merchandise into the consumer's hands.

By being your own salesman, you can save in selling cost. When that cost in the past has run as high as 45%, it means a *real* saving to you. This is the idea behind this experiment, which we believe meets the new conditions and business needs of the present time.

We would have no trouble marketing the Federal along the old sales lines for \$300. It is the "last word" in adding machines, designed by the veteran adding machine designer and builder, Charles Wales, as the crowning result of his genius and experience. It is backed by a well-financed corporation, and is manufactured by one of the finest mechanical and engineering organizations in the country—Colt's Patent Fire Arms Mfg. Co., Hartford, Conn.

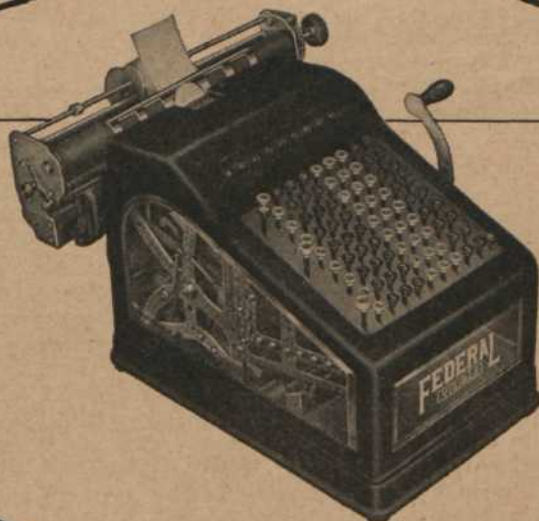
But we know that right now American business men are demanding that needless waste be eliminated in merchandising methods just as truly as in factory methods.

Are we right? You who use, and need adding machines—would you rather BUY one for \$222.50 or BE SOLD one for \$300.

FEDERAL ADDING MACHINE CORP'N,
251 Fourth Avenue New York

In constant use for five years by some of the largest corporations in the east, including the Federal Government. Exacting tasks have proved its merit finally.

The Standard Federal "A" Adding and Listing Machine has nine-column capacity, eighty-one keys; 13-inch carriage; roll paper holder; flexible keyboard; easy handle pull, (motor equipment if desired). Only half as many parts in the Federal as in other standard machines. Stronger construction, standardized interchangeable parts. Every item visible. Adding machine service guaranteed. Write for sixteen-page illustrated booklet.



Disease- Prevention is Patriotic Defense

By C. HOUSTON GOUDISS

Publisher, The Forecast; Founder, The Forecast School of Cookery; Food Director, The Mother's Magazine, and National Lecturer.

We are a powerful nation with possibilities for progress and helpfulness which are limited only by the HEALTH of the men and women who are American!

National health is the one solid foundation for national wealth. No war can be successfully fought with sick soldiers. No peace can be profitably maintained with sick workers.

The way to get wealth, individually or nationally, is to get well individually and nationally. The way to keep wealth is to keep well. The way to keep well is to PREVENT disease.

Science has shown that nearly all disease is preventable. Science also has shown that the surest way to prevent 90 per cent of the diseases which keep us weak and inefficient is to keep open the colon—the body's main highway.

Heretofore this has been largely a matter of dosing with powerful medicines which, tho they may effect temporary relief, do so at the cost of injuring or overworking other organs. There was no way of fighting the widespread foe CONSTIPATION without some measure of self-injury; some lowering of the reserve forces all the more needed because Constipation already had eaten into body resistance.

Then came Nujol—a relief without a comeback!

Nujol is a colorless, odorless, tasteless liquid which softens the impacted mass, loosens the grip it has on the walls of the intestinal channel and lubricates the passage.

It is NOT a medicine and not a particle of it remains in the body or in any way affects any organ or tissue. It is absolutely harmless. And it not only will relieve Constipation, but will prevent its recurrence.

This means that Nujol is a powerful weapon in the great war we must wage against disease in this land, for until Constipation is conquered, there can be no such a thing as a healthy America.

For valuable health booklet—"Thirty Feet of Danger"—free, write Nujol Laboratories, Standard Oil Company (New Jersey), 50 Broadway, N. Y.

Warning: Nujol is sold only in sealed bottles bearing the Nujol Trade Mark. All druggists. Insist on Nujol. You may suffer from substitutes.



Nujol

REG. U.S. PAT. OFF.

For Constipation

Sickness Prevention

a week at the Chevy Chase Club; he loves the game; and, though he carries sixty-four years, his score is below eighty! "He plays," his friends tell me, "with the same impressive thoroughness and attention with which he presents a case in court."

But "more fun than golf," he confessed to me, is his major hobby—his love of art. Self-taught, untutored by the classical influence of any school, a lawyer profoundly versed in the dusty abstractions of cases and codes, he is yet an art connoisseur of national repute, he has beautified his homes with paintings that are an inspiration and a delight, and, best of all, he is doing his part as a citizen to make more beautiful the cities in which he lives and the country to which he belongs. As president of the Board of South Park Commissioners, Chicago, he gave of his time and means to improve the beauty of South Park. Now that he lives in Washington, the famous old Church of St. John in the capital city is being remodeled and beautified under his direction and at his expense.

In former years he used to voyage to Europe once a year to study painting and sculpture and add to his collections. Any day while at his work you may see him pause to admire or criticize a bit of decorative work or a picture, sometimes producing a magnifying glass to enable him to penetrate further into those nuances of technique which only amateurs with the professional spirit may understand.

"How did you get your interest in art?" I asked the Judge.

"I don't know exactly," he replied. "I never did any painting myself and never wanted to. I remember that as a boy at home I used to tease my sister to paint pictures for me. I never did any collecting, however, until I went to Chicago. Having some four thousand dollars in the bank, I felt that I could indulge in comfortable quarters and went to the Palmer House. One evening an auction of paintings was held in the hotel, and I strolled in to look on. Before I knew it I had bought a painting.

From Parlor to Kitchen

IT was a wretched piece of art, but it began my education as a collector. Mrs. Payne Payne and I secured a home of our own and hung this picture in our parlor in the front of the house. Soon we secured a better picture which took its place and it was hung in the next room. It was soon replaced there and hung in the dining room. It survived for a time on the kitchen wall, and finally disappeared through the kitchen door!

"My first thrill as an art collector, however, came rather as the result of an accident. Just before the Chicago Fair a certain gentleman of fashionable pretensions, but of poor business habits, became indebted to me for five hundred dollars. I was satisfied with his note until I saw him driving down Michigan Boulevard behind a prancing team of horses—at a time when I myself was still walking to court. That was too much, and I pressed the gentleman to pay up. He protested that he had no money, but asked if I would accept a good painting instead.

"About this time an artist came into court, as good a judge of paintings, I later discovered, as I have ever known in Chicago. I asked him to go to my debtor's rooms in the Metropole Hotel and see what he had. After two days he returned, his eyes wide with excitement, the breath nearly gone from

his short, fat little body. 'Give me an order to buy a painting,' he gasped. 'Don't ask me about the painting. Wait. Give me two weeks. You'll see.'

"Two weeks later my artist invited me to step over to the Art Institute. I went and beheld my painting on the wall with a group of admirers about it. It was a beautiful Murillo. And if you raise the question of which gives me more pleasure, golf or art, I say that winning a game of golf could never equal the fun I got from gaining possession of that Murillo."

Freight Rates in France

AN official of the French High Commission has prepared a statement on express and freight tariffs applicable to shipments of merchandise in France. It should serve to clear up some of the puzzling questions that arise after goods exported from the United States land on the other side and start their journey inland. The statement says:

There is in force a general tariff comprising six series applicable in accordance with the distance in kilometres and based on a decreasing scale.

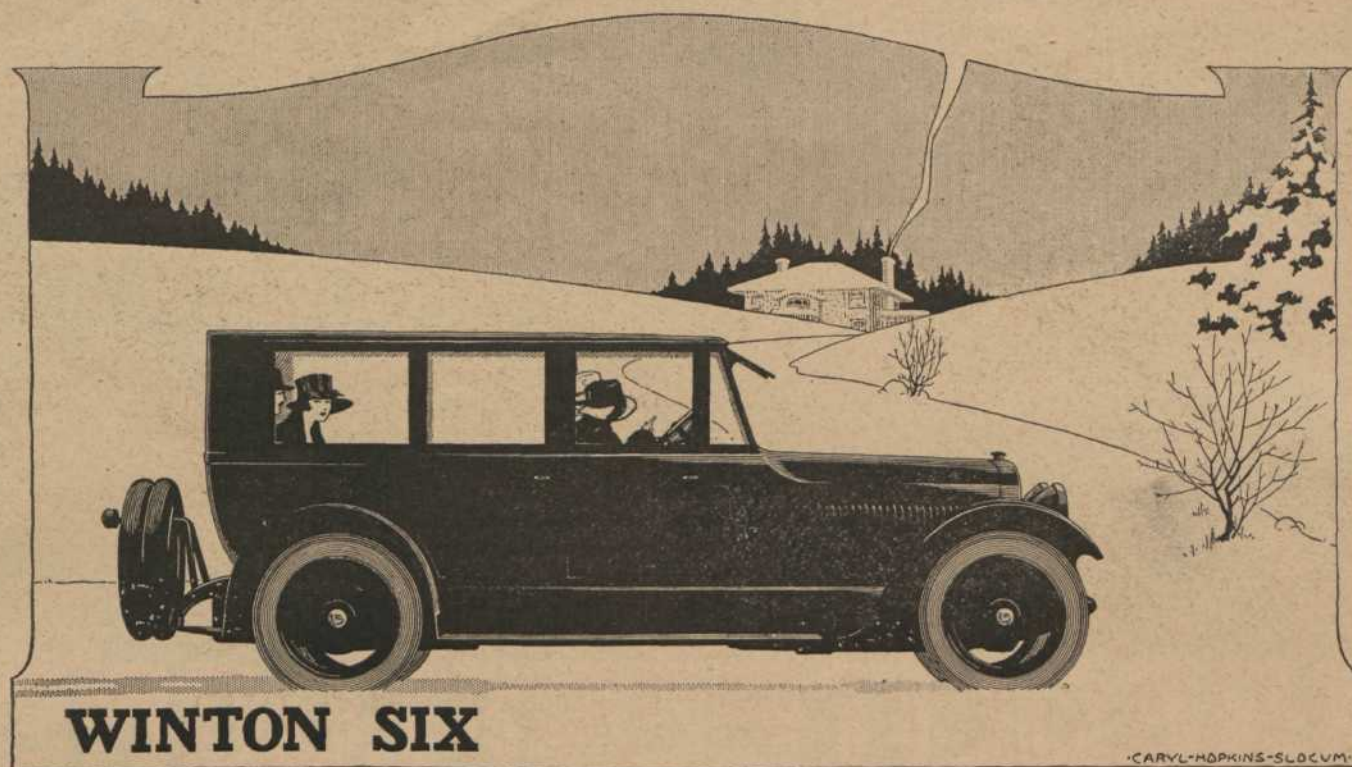
Beyond this, most types of merchandise are entered in accordance with their classification in some thirty special tariffs figured according to the kilometric schedule, also on a decreasing scale, and under which the rates are appreciably more advantageous for the shipper than under the series of the general tariff.

There are also special freight tariffs, particularly for line from Havre to Paris, and containing many exceptionally reduced rates adopted to facilitate the importation of merchandise. Practically these exceptional rates cover a large proportion of the freight traffic between Havre and Paris.

The application of the special tariffs is conditioned upon certain restrictions of shipment (either by shipment or by carload), delays in delivery, lowered responsibility and the like, which serve to compensate the railway for the reduction in rate carried by these special tariffs.

Covering express shipments there is a general tariff containing two sets of rates on a decreasing basis: one for shipment of ordinary express or freight; the other, more reduced, for foodstuffs. As in the case of slow freight, there are in effect a number of special tariffs, particularly for foodstuffs, with relatively lower rates. These rates are figured, as in the case of slow freight, by the application of either a kilometric scale on a decreasing basis, or exceptional prices established between certain points where the traffic is important. Moreover, for freight as well as express rates, there exist for the French railroads a number of tariffs that are applicable to several railroad companies at the same time. These tariffs are based on a kilometric schedule on a decreasing scale or on exceptional prices established to cover the needs of certain specific traffic.

Briefly stated, the foregoing cover the essential principles on which the present freight and express rates are based. It is perhaps not out of place to add that all the tariffs in force on the French railways are covered by a quarterly publication issued by the Librarie Chaix, 20 rue Bergère, Paris (Recueils Chaix, 2 volumes in folio, G. V. et P. V.); though unofficial, this publication nevertheless is the most complete and mostly used general document giving all the tariffs and rates on the French railroads.

**WINTON SIX**

A Fresh Richness

*Sedan
Victoria
Town Car
Limousine*

WITH their beautifully balanced proportions, pleasing color harmonies, smart leathers and scrupulously correct finishing details, and cheerful indoor comfort, Winton Six closed cars are exceptionally delightful. New touches of grace, a fresh richness of effect, and, above all else, a new motor of surprising flexibility and power, await your approval in our newest designs. Your monogram on a Winton Six closed car means well-being and happiness for you and yours. May we send you literature?

The Winton Company

735 Berea Road, Cleveland, Ohio
U. S. A.

Winton Oil Engines (belt drive) for isolated power plants, and Winton Oil-Engine Generating Sets are produced by the Engine Works of the Winton Company. Write us your needs.



Over Half Million Square Feet of Kreolite Floors in Ford Plants

—Ford Motor Company, continues to install more Kreolite Floors as needs arise

CONTINUED use is the best recommendation for any product.

Hundreds of factories have proved the permanence of Kreolite Wood Block Floors in daily and yearly use and under the most trying conditions.

That is the reason they insist on Kreolite Floors.

* * *

For manufacturers realize that the name "Kreolite" carries with it the assurance of thorough laboratory work, careful selection of materials, proper chemical determination, treatment, design and installation of the blocks to secure longest wear.

To the many manufacturers who have availed themselves of the services of our technical men, the reg-

istered trade name "Kreolite" represents the permanent solution of floor problems.

Our Factory Floor Engineers make a special study of every installation, many of which are made over worn floors without hindrance to production.

By our patented process, Kreolite Blocks are thoroughly impregnated with Kreolite preservative oil, then laid with only the tough end grain exposed to wear.

* * *

The Ford Motor Company is one of the many large industries to see the advantage of Kreolite Floors. Back in 1912 this concern placed their first order for 33,000 sq. ft. of Kreolite Block Floors.

Since that time we have received 27 repeat orders from this concern,

making a grand total of 605,572 square feet of Kreolite Wood Block floors.

The Ford Motor Company uses thousands of square feet of Kreolite Floors on its shipping platforms where the concentrated traffic demands a durable wearing surface. Here, Kreolite Floors are especially valuable as they will not chip under impact or rut under heavy rolling loads.

* * *

Kreolite Floors are especially adapted for use in machine shops, foundries, warehouses, loading platforms, area-ways, roundhouses, paper mills, tanneries, stables and garages.

Write for our book on Kreolite Factory Floors. It will be sent upon request without obligation.

The Jennison-Wright Company, Toledo, Ohio

Branches: New York, Chicago, Philadelphia, St. Louis, Boston, Cleveland, Detroit, Toronto and other principal cities

Customers who come back are builders of big business

**Z.N. Green Stamps
bring them back**

THE Camel came at the call of the desert. A lot of splendid business men are out to-day—out on the dry desert of hot competition.

These men *know* the Camel is the *old reliable* way of getting things across, but they seem to object to old methods.

They insist on trying more modern means of packing, the load over.

Some lay rails out to No-where in advertising.

Some merchants are prejudiced when it comes to the *Camel*; and you know *prejudice often silences good judgment*.

Let me ask you a question; Put *Z.N. Green Stamps* in a woman's shopping bag and will she come back?

Answer: She will!

It's the old way—the fundamental law of self-interest.

Getting customers to come back builds business.

The Camel may not do on Broadway but there are long, dry stretches in the mercantile world where a plan that is old—that has been tested for years—will work—where the principals of *self-interest* must and will prevail.

It is to the *self-interest* of a customer who carries *Z.N. Green Stamps* to come back.

The Sperry & Hutchinson Co.
West 45th Street New York

The Chicago of the North

THAT is the title that Winnipeg, Canada, intends to live up to. The Winnipeg River Power Company at Little Du Bonnet Falls has started work on the largest hydro-electric power station in the world. It will cost nine million and will develop 160,000 continuous 24 hr. h. p.—enough, say engineers, to drive all the industry machinery in Canada. And Winnipeg will get cheaper water power than any American city. Outside capital is bound to flow in.

First they're building a solid concrete dam 2,000 feet long and seventy feet at its highest point across the Winnipeg River. This will make a reservoir seventy feet deep, extending up river to McArthur Falls. The water from the reservoir will pass into eight turbines of 21,000 h. p. each at the rate of 20,000 cubic feet a second. The dam is to be equipped against ice packs in winter, and a railroad spur from the Canadian Pacific will haul the material for the concrete thirteen miles from Lac du Bonnet.

Winnipeg River is 160 miles long and is said to have the greatest potential power development of any river in North America. Its total hydro-electric energy is figured at 418,000 continuous h. p. Nine sites have been selected at different falls of this river which Government engineers believe to be advantageous for the building of power plants. Two have already been utilized by the Winnipeg Electric Railway at Pinawa and the Winnipeg Municipal Powerhouse at Point du Bois. The du Bonnet Power Station is the third.

Britain's Diamonds

THE British Syndicate controls all the diamond mines of South Africa, including those Germany once controlled. This amounts to an absolute monopoly, as South Africa is the greatest diamond field. Brazil, India, and a few other localities contribute but a small proportion. Recent price advances have been extreme, one of the latest being 10 to 30 per cent on the entire line. Meanwhile the demand, especially from America, is very great. The diamond mines are also short of labor, cutting down the output.

Recently a concession for the exploitation of certain new areas has been granted the well-known Rand Company. It has thus acquired seven areas in the Pomona district, said to be rich. The L. B. G. Company of Germany are the vendors.

That German Surplus

GERMAN GOODS have been said to be stored in large quantities for export at the first possible moment. A devastating torrent has sometimes been predicted.

England officially holds another view. The President of the Board of Trade, declaring he has excellent means of information, has recently said: "Beyond a comparatively small quantity there does not seem to be any accumulation of goods in Germany ready for export. Their costs are enormous. In addition there is a great fall in productivity. *** There is no great manufacturing activity in Germany. Industry is not moving, but is very stagnant. They are short of raw material, and their state is pitiful with regard to coal. Great as our difficulties are here, theirs are infinitely greater."

The Working World Wants Oil

"Every barrel of oil added to the world's daily production means Power added to the great effort now necessary to re-establish the industries of the world."



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that DRILL the wells that
PRODUCE the oil that
the WORLD needs.

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\$300,000,000
WORTH OF ARGUMENT

During the past eighteen years the amount of construction and engineering work undertaken by the Thompson-Starrett Company is considerably in excess of \$300,000,000.

This work has embraced almost every conceivable type of construction and engineering, from factories to skyscrapers, from industrial plants to railroad terminals, from power houses to grain elevators, from warehousing facilities to housing developments, covering an itinerary of 75 cities, and constituting an unbroken chain of engineering achievement from the Atlantic to the Pacific.

Yet we recall no Owner whom we failed to satisfy, no promise we failed to perform, no contract date we failed to fulfil, no obligation whatever which was not observed according to the letter and the spirit of the specifications.

THOMPSON-STARRETT COMPANY
INDUSTRIAL CONSTRUCTION

CHICAGO

NEW YORK

PITTSBURGH

Our Advice is as Good as Our Service

F. O. B. Pittsburgh

(Concluded from page 27)

The Chicago situation is shown to be that Chicago does not now produce enough steel for its own needs and has to import it from other districts also. But if the present arrangement were changed, imported steel, for one thing, would raise the price of local steel. The present applicants, the manufacturers say, really desire to buy in Chicago at f. o. b. Pittsburgh. This in turn would work to the disadvantage of the Pittsburgh fabricator. Advantage in general would simply be taken away from the manufacturer and given to the fabricator.

The Pittsburgh Chamber of Commerce and the Chamber of Steubenville, Ohio, believe the Pittsburgh basing point a trade necessity to stimulate and stabilize business. The Chattanooga Chamber repeats that it is like a protective tariff. The statement that Birmingham could produce steel more cheaply than any other district is called erroneous by Southern manufacturers. They see no middle ground between the Pittsburgh basing point and a myriad separate basing points which would be disastrous.

A change, some manufacturers say, would also depreciate investments in the Pittsburgh district and necessitate additional investment in other districts. The Steel Corporation would benefit because it has steel plants at every point, but the individual manufacturer would be at a great disadvantage. At all times the Pittsburgh district better reflects the actual market. Fixing of prices would be the outcome of any change, and this is not within the province of the Federal Trade Commission. Many of the older Chicago mills would have to shut down if forced to sell at a lower price than Pittsburgh competitors. Such are most of the arguments of those opposed to the application and in favor of Pittsburgh remaining the sole basing point. As the investigation is still proceeding before the Federal Trade Commission no decision has yet been arrived at.

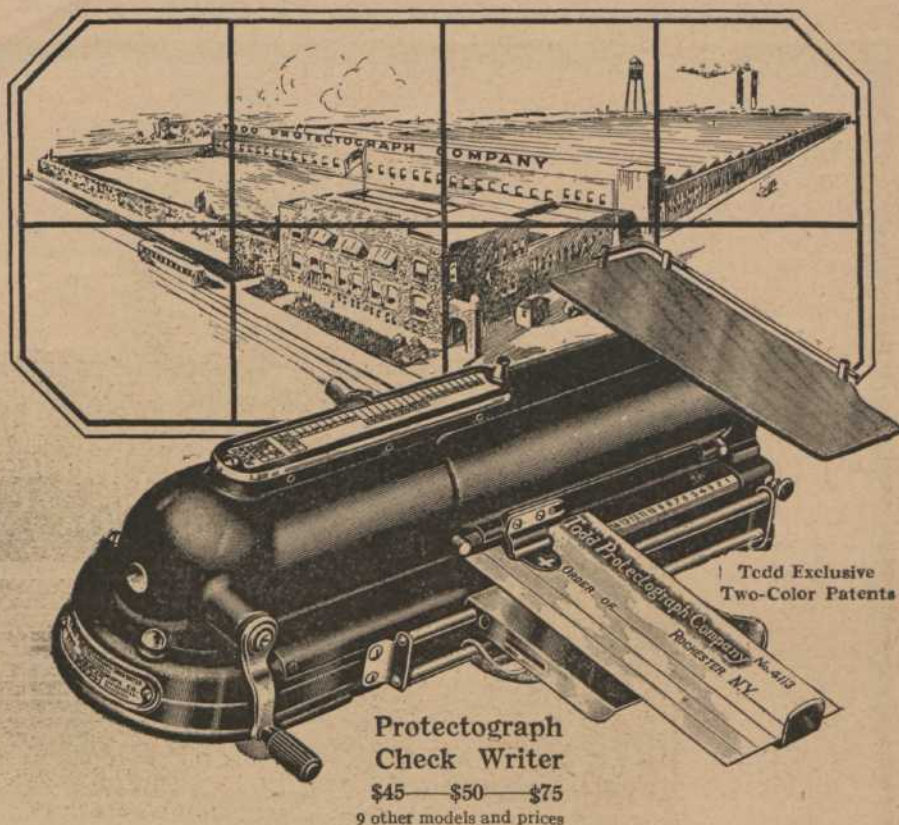
The whole question of basing points for other industries may be opened by this investigation. It is an enormous subject, the general outline of the situation in each industry doubtless being somewhat analogous to the iron and steel situation, but with its own peculiar features.

The following are a few of the present basing points used in other industries:

Manganese—Sold c. i. f. Atlantic Seaboard.
Pig Tin—Sold c. i. f. England.
Spelter—Sold f. o. b. East St. Louis.
Coke—Sold f. o. b. Pittsburgh.
Iron Ore—Sold f. o. b. Lower Lake Port.
Flour—Sold f. o. b. Minneapolis.
Wool—Sold f. o. b. Boston.
Cotton—Sold f. o. b. New Orleans.
Coffee—Sold f. o. b. New York.
Copper—Sold f. o. b. New York.
Plate Glass—Sold f. o. b. Pittsburgh.
Sugar—Sold f. o. b. New York, New Orleans, San Francisco.

A Million Farms!

IN the approaching fourteenth decennial farm census, the Bureau of the Census anticipates that an increase will be shown of approximately 1,000,000 farms since 1910, when the number of farms enumerated was 6,361,502, valued at more than \$40,000,000,000. The enumeration will begin January 2, 1920.



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This four-acre plant, with a million dollars' worth of manufacturing and laboratory equipment, plus twenty years of successful experience in safeguarding the world's checks, stands back of our guarantee that

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This is the System backed by an iron-clad forgery insurance policy, issued under the rigid insurance laws of New York State. Todd pays the premium.

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(Written in State Prison)

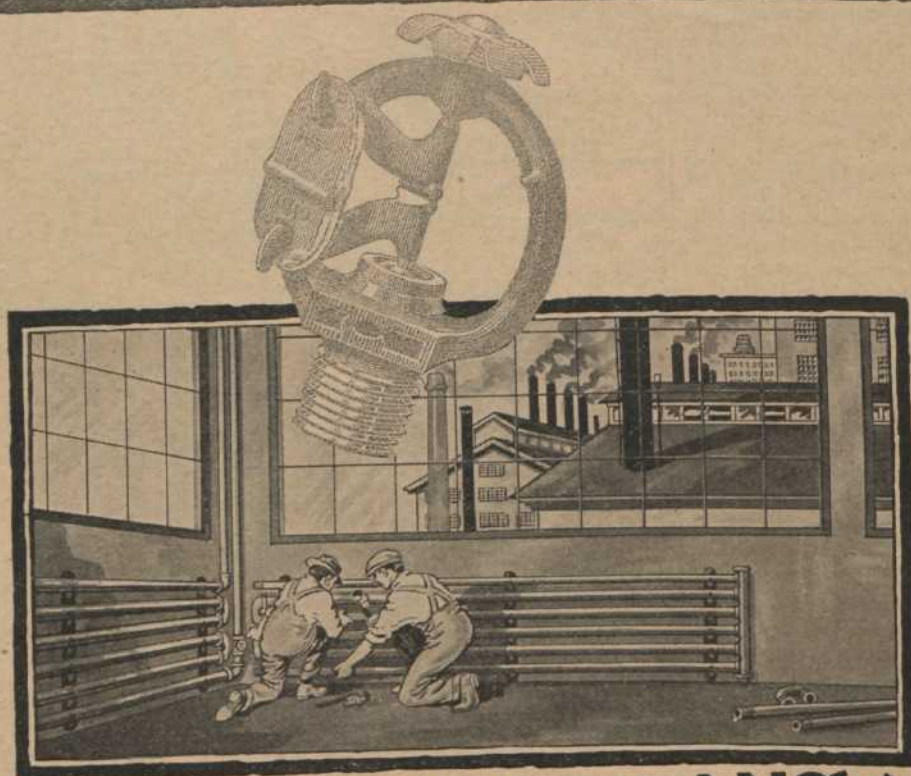
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The Solution of Your Housing Problem

WIDE experience in the housing field has convinced us that the chief difficulty of most communities at the present time is their inability to interest the necessary capital for a housing development. If yours is among them, we can help you.

Since the agencies, usually depended upon, cannot meet the present housing need, it becomes necessary to interest capital not previously invested in this field. This cannot be done without information whereby you can prove that the shortage exists; that a certain number and type of houses are required to meet it; that reasonable profit is assured; in short, that the proposition is a thoroughly good investment from every standpoint.

This we can help you do. But our service does not stop there. Briefly, it includes the preparation of a program for action; help in organizing your local housing company; the assembling of the personnel required to operate it effectively; advice in the very important matter of determining its policies, to insure their being sound, far-sighted and practical; and guidance in carrying out those policies straight through to the actual completion of the houses.

This service is more fully described in our booklet, "Good Homes Make Contented Workers." Whether you are public official, manufacturer, business man, or just an interested citizen, this booklet has a message you want to read.

Write for it, without obligation, even though your community may have already formed a local housing company.

Industrial Housing Associates

A. P. BLAKE, Gen. Mgr.

137 So. Fifth St.,
Philadelphia

Peoples Bank Bldg.,
Pittsburgh

Must the Street Car Go?

(Concluded from page 19)

to an elevation of the standards of civic life and public conduct among street-railway employees. Testimony has been submitted during the course of the proceedings of the commission to show that in order to maintain a minimum standard of health and a reasonable degree of comfort the earnings of street-railway employees should amount to an average of at least \$2,000 annually. The employees, however, do not especially desire to recommend any definite amount. The principle of a living wage is what we are contending for.

"Last is the eight-hour work-day. The establishment of an eight-hour day is also an essential preliminary from the standpoint of the employees to any reconstruction of street-railway properties. President Wilson in several speeches has set forth his reasons in general as to the justification of an eight-hour day for workers on public utilities as follows: Because it is right; because it has the sanction of organized society, as shown by the history of labor legislation and the judgment of the courts; and because of enlightened self-interest—the employer would find that it would pay by bringing about greater cooperation and greater production from his working forces.

"Along with the eight-hour work-day should obviously go the further recommendation of the commission that employees should also have a weekly rest of at least twenty-four hours, which should include Sunday whenever practicable."

England's Trade Defenses

KEY INDUSTRIES were quickly discovered when war became a reality. For the period after the war England has changed the designation slightly, announcing it will take action upon behalf of "unstable key industries."

In the category of unstable key industries England plans to include all derivatives of coal tar, synthetic drugs and chemicals, optical glass, scientific glassware, illuminating glassware, laboratory porcelain, scientific and optical instruments, potassium compounds, tungsten powder and ferro-tungsten, zinc oxide, lithophone, thorium nitrate, gas mantles, magnetos, hosiery needles, and gauges.

Legislation is to be sought in England to prohibit importation of the products of unstable key industries, except under license.

At the same time the British government plans to enact anti-dumping laws, somewhat like the Canadian, and to create authority to check any flood of imports from a country, such as Germany, in which exchanges may go to such a low figure as to enable sales of its goods in England at prices below the British cost of production.

Is Everyone Parading?

SILK HATS are in tremendous demand in Europe. The output cannot keep up with orders, even with retired workmen recalled to their benches. It is perfectly obvious that the Peace Conference, when it set about creating new countries, forgot to notify the Supreme Economic Council of the resulting strain that would be placed upon the silk-hat industry through the multiplication of officials whose sudden dignities require silk hats.

If you are thinking about INVESTMENTS—

Our BOND DEPARTMENT may be of value to you through the INFORMATION ON INVESTMENTS that it can furnish.

Our AIM is to HELP INVESTORS by analyzing securities, thus enabling them to avoid making unwise investments.

Our POLICY is to offer to investors only SUCH SECURITIES as WE BUY for our own account.

Our PRESENT OFFERINGS, a description of which will be sent on request, include United States Government bonds, bonds of Foreign Governments, high grade municipal, railroad, public utility and industrial bonds, yielding from 4.40% to 6.50%.

If you are thinking about BANKING—

Our BANKING and FOREIGN DEPARTMENTS, with worldwide facilities established through the greatest banks in all countries, may be of value to you in many ways, for example:

- financing imports and exports
- handling commercial banking, domestic and foreign
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- depositing funds for special purposes
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“Put the Crankshaft Specifications Up to the Anderson Engineers”

Men who have seen the results grow out of a conference with the Anderson Engineers are willing to leave matters to Anderson judgment.

Such faith can only follow a service which does actually solve the problems surrounding the question of crankshaft design and specification.

And this is why the old established manufacturers, having learned the worth of Anderson service, are not often induced to try some other.

ANDERSON FORGE & MACHINE COMPANY, DETROIT, U.S.A.

QUALITY
SERVICE

Anderson

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Farmers Come to Washington

THE farmers have come to the realization that a headquarters in Washington is necessary and an organization along the lines of the National Chamber of Commerce the way to accomplish true agricultural solidarity. They have taken a leaf out of organized labor's book also perhaps, for the American Federation of Labor came first to Washington, putting up the large office building it now occupies. The United States Chamber of Commerce followed. The farmer's new organization, the official name being the National Board of Farm Organizations, is modelled in general upon the lines of the National Chamber.

Charles A. Lyman, Secretary of the National Board, reports:

"I was told that the United States Chamber of Commerce had 1,000 members on the War Industries Board. Naturally they were able to together quickly when their legitimate interests were threatened. I do not know of any practical farmer on the Food Administration.

"We expect to hold referendums on questions of importance to us, just as the Chamber of Commerce does on subjects of importance to business men. We think this will be a real service to Congress and the country. There is now no way to tell how the farmers stand on a question. Like the Chamber of Commerce, we will build an organization of experts, so that when a transportation problem comes up, or a food price question, or one concerning the profits made by farmers, we shall be able to present data on our side of the case. In this way we expect to rest our claims on facts and we shall be willing to abide by the facts."

Again he says, "The Chamber of Commerce has sent its representatives to Europe to study business and industrial conditions, and the result has been of benefit to American enterprise. We expect to send our people to Europe also, to do everything possible to build up American agriculture. In a large sense we believe we are serving our country in one of the best ways when we do so."

The farmers hope to straighten our misunderstandings of the farmer by the city man, and will take up many such problems as amendment of the Clayton Act, which checks the farmer's efforts at collective bargaining; presentation of the theory of having a practical farmer for Secretary of Agriculture; a stand, probably, against Federal control of food prices, etc.

One-third of the farms of the country, it is estimated, are represented in the National Board of Farm Organizations. It is planned to raise \$8,500,000 to carry on the work and to spend \$1,250,000 for a permanent home in Washington.

Members of the National Board of Farm Organizations are:

Farmers' Educational and Co-operative Union of America, 1,000,000 members; Farmers' National Congress, National Agricultural Organization Society, National Conference on Marketing and Farm Credits, National Dairy Union, Pennsylvania Rural Progress Association, National Milk Producers' Federation, Federation of Jewish Farmers of America, Farmers' Society of Equity, American Association of Agricultural Legislation, Intermountain Association of Sugar Beet Growers, Corn Belt Meat Producers' Association.

B



Four of the largest tire companies use the L. B. Automatic index—

There is no secret about the reason.

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Science Organized

(Continued from page 30)

phases of the physical sciences. There is a Division of Engineering with members representing the American Society of Mechanical Engineers, the American Institute of Electrical Engineers, the American Institute of Mining and Metallurgical Engineers, the American Society of Civil Engineers, the American Society for Testing Materials, the Illuminating Engineering Society, the Western Society of Engineers, the Society of Automotive Engineers, the U. S. Bureau of Standards, and U. S. Bureau of Mines, together with a dozen other members representing large engineering firms. There are nineteen special committees attached to this division for the consideration of such special problems as electric insulation, standardizing of bearing metals, uses of alloy steels, improvements of metals at blue heat, etc. This division is in close association with the Engineering Foundation.

There is a Division of Chemistry and Chemical Technology, with members including representatives of the American Chemical Society, the American Electro-Chemical Society, the American Institute of Chemical Engineers, and the American Ceramic Society, together with a number of others chosen from among the leading chemists of the country. It has attached to it six special committees giving particular attention to investigations of explosives, synthetic drugs, colloids, sewage disposal, etc.

Geography Too

THERE is a Division of Geology and Geography, with members representing the Association of American Geographers, the American Geographical Society, the Geological Society of America, the Palaeontological Society, the National Geographic Society, and the U. S. Geological Survey, together with other members chosen from among the investigating geologists of the country. It has attached to it ten special committees giving particular attention to such subjects as seismology, sedimentation, Pacific exploration, economic survey of the sea, etc.

There is a Division of Medical Sciences with Dr. Henry A. Christian, of the Harvard Medical School, as chairman, and Dr. R. G. Hussey, of the Rockefeller Institute for Medical Research, as vice-chairman, and members representing the American Association of Anatomists, the American Association of Pathologists and Bacteriologists, the American Neurological Society, the American Physiological Society, the American Roentgen Ray Society, the American Society for Clinical Investigation, the American Society for Experimental Pathology, the American Society for Pharmacology and Experimental Therapeutics, the American Society of Biological Chemists, the American Surgical Association, the Association of American Physicians, and the National Dental Association, together with other members.

There is a Division of Biology and Agriculture with members representing the American Society of Agronomy, the American Society of Bacteriologists, the Botanical Society of America, the Ecological Society of America, the American Society of Economic Entomologists, the Society of American Foresters, the American Genetics Association, the American Society for Horticultural Science, the American Phytopathological So-



A Modern King Canute

The people who lived in the good days of the wise King Canute thought he had the power to make the ocean recede at a mere word of command. Today the Bell Telephone Company finds itself in a position not unlike that of the ancient king. Its mere word will not hold back an ocean of expense.

Rigid economy and the most modern methods of operation have made it possible for the Bell Company to keep its rates at a far lower level than that of the commodities which it must use in construction and upkeep. But it has felt the rising tide of

costs just as certainly as has every business and every family.

The one source of revenue of the Bell Company is the price you pay for service. If this price fails to cover fair wages and necessary materials, then both you and your telephone company must suffer.

For one year the Bell Company was under Government control. The Government analyzed methods and costs; and established the present rates as just. All the Bell Company asks is a rate sufficient to provide satisfactory service to every subscriber.



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ciety, and the Society of American Zoologists, together with other leading American zoological and botanical investigators. There are attached to this division fifteen special committees which deal with such subjects as food and nutrition, forestry, oceanography, biology of tropical America, fertilizers, etc.

Finally, there is a Division of Anthropology and Psychology, as yet without a chairman, but with a list of members chosen from among the leading psychologists and anthropologists of the country.

The success of the attempt of the National Research Council at thorough organization of American science will play a great part in a further development of American resources, an increase of American productivity, and an advance in American well-being. The war produced a swift national and even international organized scientific effort, and the effort produced results. It would be humiliating to confess that we can do such things only under the stimulus of war. But we shall not have to confess this. We will do as well—we ought to do even better—in peace time.

Our Railroad Chart

THE chart showing proposed railroad legislation, published in the NATION'S BUSINESS for October, has attracted much attention. Organizations have asked for 15,000 copies for distribution, and requests come daily from newspapers. The following daily papers have printed the chart to date:

Alabama: Gadsden Evening Journal.
Arizona: Jerome News.
Arkansas: Newport Independent; Texarkana Texarkanian.
Colorado: Durango Herald; Fort Collins Courier; Trinidad Picketwire.
D. C.: Washington Star.
Florida: Lakeland Star; Pensacola Journal; Tampa Times; West Palm Beach Post.
Georgia: Atlanta Daily Georgian; Augusta Herald; Waycross Journal-Herald.
Illinois: Campaign News; Marion Republican Leader; Moline Dispatch; Monmouth Review; Mt. Vernon Register; Paris Beacon; Shelbyville Union; Taylorville Breeze; Urbana Daily Courier.
Indiana: Franklin Star; Munsey Press; New Albany Tribune; Noblesville Ledger; Seymour Republican; Valparaiso Messenger; Vincennes, The Western Sun; Washington Gazette & Herald.
Iowa: Burlington Gazette; Cedar Falls Record; Fairfield Journal; Fort Dodge Messenger; Iowa City Press.
Kansas: Norton Telegram; Pratt Tribune; Topeka State Journal; Winfield Free Press.
Kentucky: Owensboro Inquirer.
Michigan: Adrian Telegram; Manistee News-Advance; Niles News.
Minnesota: Albert Lea Tribune; Crookston Times; Owatonna Peoples Press; Rochester Bulletin.
Missouri: Webb City Sentinel.
New Jersey: Camden Courier; New Brunswick Sunday Times; Morristown Record; Passaic News.
New York: Auburn Citizen; Gloversville Leader-Republican; Lackawanna Journal; Ogdensburg News; New York American; Salamanca Press; Schenectady Star Union; Utica Observer.
North Carolina: Greensboro News; Kinston Free Press; Raleigh Times.
North Dakota: Jamestown Alert; Minot News.
Ohio: Chillicothe News-Advertiser; Defiance Crescent-News; Hamilton Daily-News; LaPorte Herald; Newark Advocate; Piqua Press; Sandusky Star Journal; Troy News.
Oklahoma: Shawnee News Roseburg Review.
Pennsylvania: Carlisle Herald; Connellsville News; Jersey Shore Herald; Philadelphia Record; Sayre Times; Susquehanna Transcript; Wilkes-Barre Record.
South Carolina: Greenville News.
South Dakota: Pierre Capital Journal.
Texas: Brownsville Sentinel; Commerce Journal.
Utah: Logan Journal; Salt Lake City News.
Vermont: St. Johnsbury Caledonian.
Virginia: Newport News Times-Herald; Petersburg Progress; Roanoke Times-World.
Washington: Centralia Chronicle.
West Virginia: Martinsburg Journal; Martinsburg World; Wellsburg Herald.
Wisconsin: Appleton Crescent; Portage Register-Democrat.

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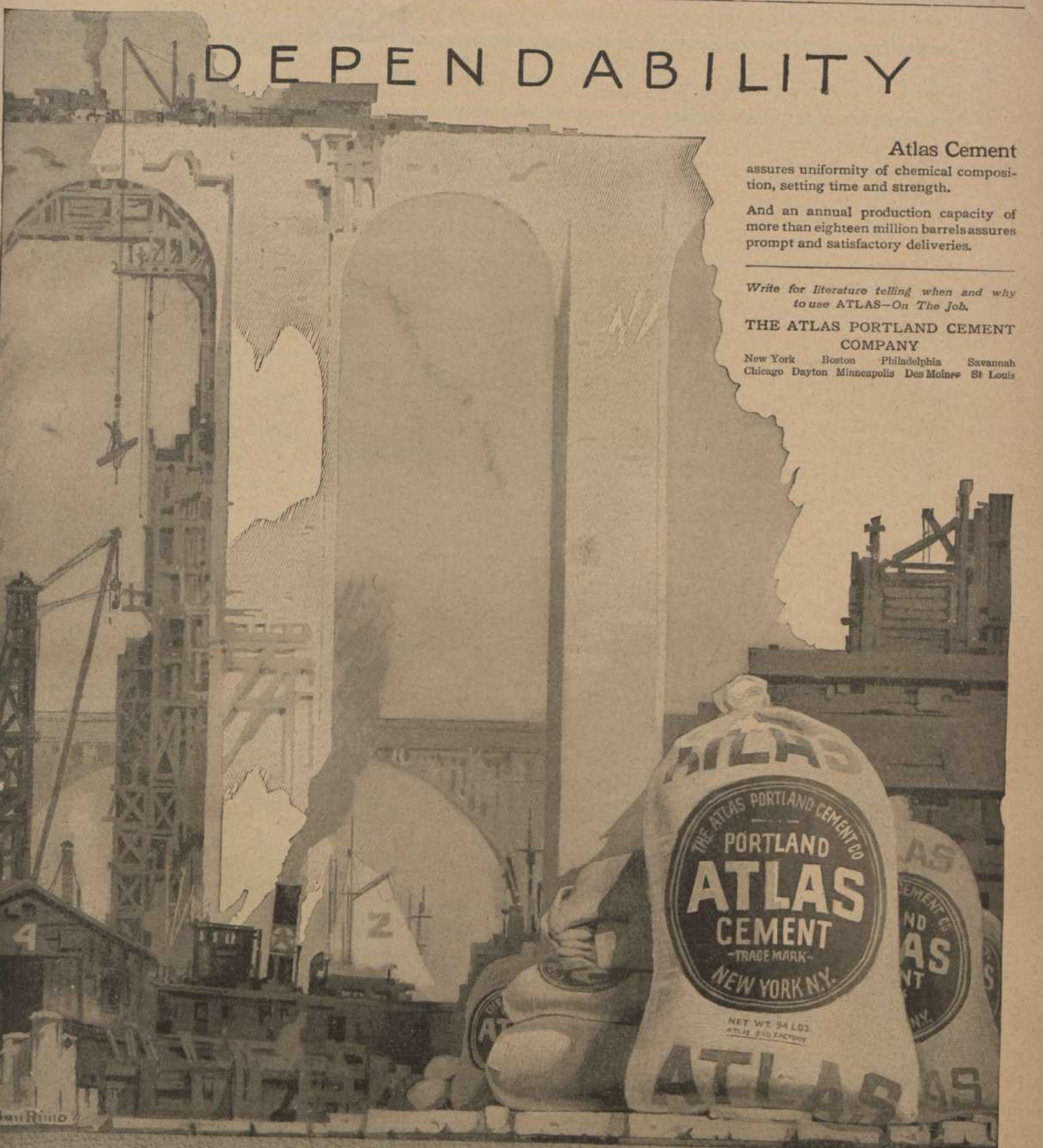


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WHEN "transfer time" comes at the end of the year, what will you do with the correspondence, bills, vouchers, ledger sheets and other records of the past six or twelve months' business?

Will you treat them like junk—pile them up in some dark closet or dusty store-room—take a chance that they will be safe or that you will not need them again?

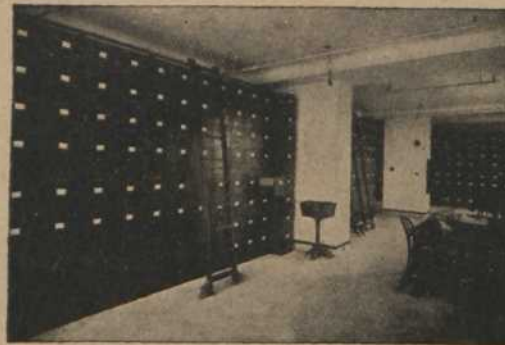
They represent a history of your business. At any hour of any day, you may need a transferred letter, voucher or ledger sheet to prove payment of a bill, written cancellation of an order, or to defend a lawsuit or a patent claim.

Will you deliberately chance the hazards of fire, rats and dust—or will you house these valuable documents securely in *GF Allsteel Transfer Cases*, where you can find any wanted record quickly?

Those Who Know

SUCH institutions as Ford Motor Company,

The B. F. Goodrich Company, Great Northern Railway, Kresge Company, Commonwealth Edison Company and thousands of others, value



their transferred correspondence at its true worth, and they regard their batteries and stocks of *GF Allsteel Transfer Cases* as a judicious investment.

They find it easy to transfer the documents of the past six or twelve months' business, because it is simply a matter of taking them from the current filing cabinets and putting them into *GF Allsteel Transfer Cases* where they are kept safe and clean, in their original order and as accessible as they are in the current files.

More Filing Space On Less Floor Space

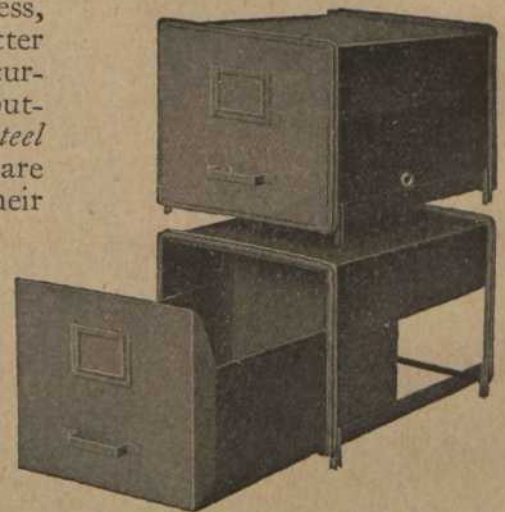
GF Allsteel Transfer Cases take up less floor space, give more filing space, and have more than twice the working life of wood or fibre transfer cases. We make them to give a business lifetime of service.

Sizes for All Needs

GF Allsteel Transfer Cases are made in four sizes: letter size, for papers $8\frac{1}{2} \times 11$ "; cap size, for papers $9\frac{1}{2} \times 14\frac{3}{4}$ "; bill size, for papers $7\frac{1}{2} \times 9\frac{1}{2}$ "; and ledger sheet size, for papers up to 12×12 ".

Here, then, are the transfer cases of steel, well made for a business lifetime of use, designed in various sizes to fit your documents, and ready to give you protection and convenience at little cost.

Get *GF Allsteel Transfer Cases* for your next "transfer time"—and now is the time to order them to make sure of early delivery.



Send for the *GF Allsteel Catalog of Filing Equipment and Furniture*.

THE GENERAL FIREPROOFING CO.



STEEL FILING EQUIPMENT—SAFES
OFFICE FURNITURE—SHELVING
YOUNGSTOWN, OHIO.



NEW YORK — BOSTON — CHICAGO — WASHINGTON — ATLANTA — SEATTLE

Standardizing Britain

BE he employer or employe the Englishman has always been an extreme individualist. Manufacturers have resisted new methods and employes have hardly been keen on specialization or labor-saving devices.

But the war brought some American things to England—to stay. The war was, from beginning to end, one cry for quantity—quantity. Today “scientific management” and the “efficiency engineer” are abroad in the land. And above all, “standardization.”

Of course these things existed before in England—sporadically. But the general condition may be appraised by such an example as the fact that every time you bought a simple electric-light bulb, for instance, you had to specify the type of socket. Says the report of the Board of Trade Committee on the Iron and Steel Trades:

“The individualism of the British character has often led the iron and steel manufacturer to prefer to retain control over a small and relatively inefficient work rather than pool his brains and capital to the greater ultimate advantage of the industry.” It goes on to discuss organizing along reconstructive lines.

“The problem is one of national importance. The iron and steel industries of Great Britain must raise themselves to a point of productiveness and efficiency at which they will bear comparison with their competitors in Germany and America.”

So it goes with standard cargo boats, standard marine engines, railway equipment—everywhere the need for standardization still evident, but the realization of it dawning. Co-ordination of the internal transportation agencies of the country seems certain. In the making of structural steel, boilers, wagons, machine tools, motor cars, agricultural machinery, sewing machines, pianos, and so on. Everything is tending toward large-scale production and the elimination of wasteful methods and processes and the formulation of standard types.

Mexicanized American

SWEET are the uses of translation! Everyone will recall Mark Twain's translation from the French of his own immortal “Jumping Frog of Calaveras County.” Recently the *Boletín de la Confederación de Camaras de Comercio de Los Estados Unidos Mexicanos* has furnished its readers a Mexican version of Thomas Uzzell's article “Looking Forward” in the June number of *THE NATION'S BUSINESS*.

We are honored, of course, but Señor Tomás Uzzell and the men he quotes have evidently somewhat baffled the native translator. For instance, the Redfieldian expression “Dog eat dog” is metamorphosed into the truly Latin phrase “Cruel competition of extermination,” since the Castilian mind refuses the enigmatic “Perro come perro.” Likewise such expressions as getting down to “brass tacks” and using “two-fisted” arguments seem fearfully and wonderfully made to the translator south of the Rio Grande, though the editor states that the translation is literal insofar as the idiosyncrasies of the English idiom permit.

Another instance of how easily “errors in the fourth dimension” creep into international intercourse. The native idiom of one country comes a snare and a stumbling-block to another in all manner of queer misunderstandings.

There's no longer any necessity for argument as to the pre-eminent value of

Poster Advertising

It has won its way in spite of conditions that would have swamped a less virile medium.

It is now conceded by experienced buyers of advertising to be the BEST possible buy.

The only vital question left to be considered is

“HOW MAY WE BEST
PROFIT FROM ITS USE?”

And the inevitable answer is—by drafting experienced poster brains with an intimate knowledge of all details, conditions and men connected with the business.

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FAITH

in the

WHITE PRODUCT



If the installations of White Truck fleets in commercial service were expressed in terms of money, they would furnish impressive evidence of the faith

large truck users have in White performance. The following figures show some of the large investments represented by individual fleets.

1 owner has invested over	\$2,000,000
2 owners have invested between 1,000,000 and \$2,000,000	
5 " " " "	500,000 and 1,000,000
6 " " " "	300,000 and 500,000
15 " " " "	200,000 and 300,000
41 " " " "	100,000 and 200,000

These figures do not include any trucks owned by the United States or foreign governments

When the large user standardizes on White Trucks, acquiring more of them every year, he must *know* their operating merit. When he invests a quarter million, half a million, two to three millions, in White Fleets, he must have implicit faith in their investment value.

What safer example could be afforded the truck buyer who does not have a broad comparative experience of his own to guide him? Investment value in the case of a single truck depends upon earning power quite as much as in the case of a large fleet.

THE WHITE COMPANY
CLEVELAND